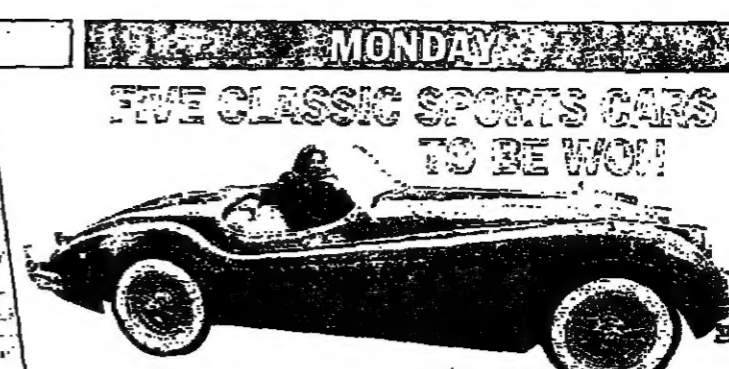




TODAY
RUNCIE, ROYALTY AND RELIGION
'I have done my best to die before this book is published'
PART ONE OF THE CONTROVERSIAL BIOGRAPHY OF ROBERT RUNCIE, IN WEEKEND



PLUS THE BEST OF SATURDAY READING



Archbishop disowns biography

Runcie feared betrayal by gay clergy

By RUTH GLEDHILL, RELIGION CORRESPONDENT

LORD RUNCIE feared the influence of homosexuals in the Church of England and was concerned that they might stab him in the back, according to a controversial biography of the former Archbishop of Canterbury.

The book portrays Lord Runcie as permanently wary of gay clergy and discloses his belief that "with treatment" homosexuals could marry and have children. "I've enjoyed their friendship, but I've always been conscious that they might stab me in the back because I wasn't one of them," he said.

The book, with its revelations about the Archbishop's sexuality, opinions and private thoughts, is serialised in *The Times* from today. Other controversial subjects include Lord Runcie's relationship with the Queen, Baroness Thatcher and the Prince and Princess of Wales.

Lord Runcie invited the author, Humphrey Carpenter, to be his biographer shortly before he retired in 1991 and gave him hours of tape-recorded interview. But he was so alarmed by the end result that he withdrew his support and wrote a postscript saying: "I have done my best to die before this book is published."

In an interview with Valerie Grove, Mr Carpenter said that when Lord Runcie saw the first draft he tried to suppress the book. "But there was no dishonesty on my part. He always knew the tape was running."

Lord Runcie, who recently admitted that he had knowingly ordained a practising homosexual, told Mr Carpenter that a large percentage of clergy were homosexual and, in many cases, practising.

He generally took the line that heterosexual relationships were the norm for Christian behaviour. But in a section of the book that will enrage gay rights campaigners, he went on to say that some "quite outstanding" clergy had been homosexual when training for ordination.

"And yet, with treatment, and with the right sort of girl determined to marry them, they're happily married and have children," he said.

Lord Runcie also addressed speculation on his own sexuality, agreeing that his *Spitting Image* puppet was immensely effeminate, and conceding that certain interpretations were put upon his private life. As an ordained he was "clubbable", enjoyed male company and believed he would be content not to marry, but he

insisted that he was not a homosexual and preferred female company, although it was only when he got married that he realised "how enjoyable it was".

The former Archbishop was also surprisingly frank about his friendship with the late Gareth Bennett, of New College, Oxford, who committed suicide after writing a strongly critical preface to *Crookfoot's Clerical Directory*. Mr Carpenter paints a picture of an Archbishop tannalising a frustrated cleric with hints of promotion that came to nothing, while benefiting from his talent as a speechwriter.

Mr Carpenter, who was granted access to Dr Bennett's diaries and correspondence, says that he considered the Archbishop a supporter and continually hoped that he would put him up for advancement in the Church. But Lord Runcie thought Dr Bennett "a menace on the telephone... he would never get off it".

After Dr Bennett's suicide, a General Synod committee meeting put out a statement expressing grief, but the Archbishop was "a bit hurt" because it included no specific expression of loyalty to him. He said: "I thought, I've devoted hours to these piddling meetings, and they're not prepared to put up some little statement of support."

Valerie Grove, *Weekend page 1*
Gay dilemma, *Weekend page 2*

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— Humphrey Carpenter, biographer of Robert Runcie

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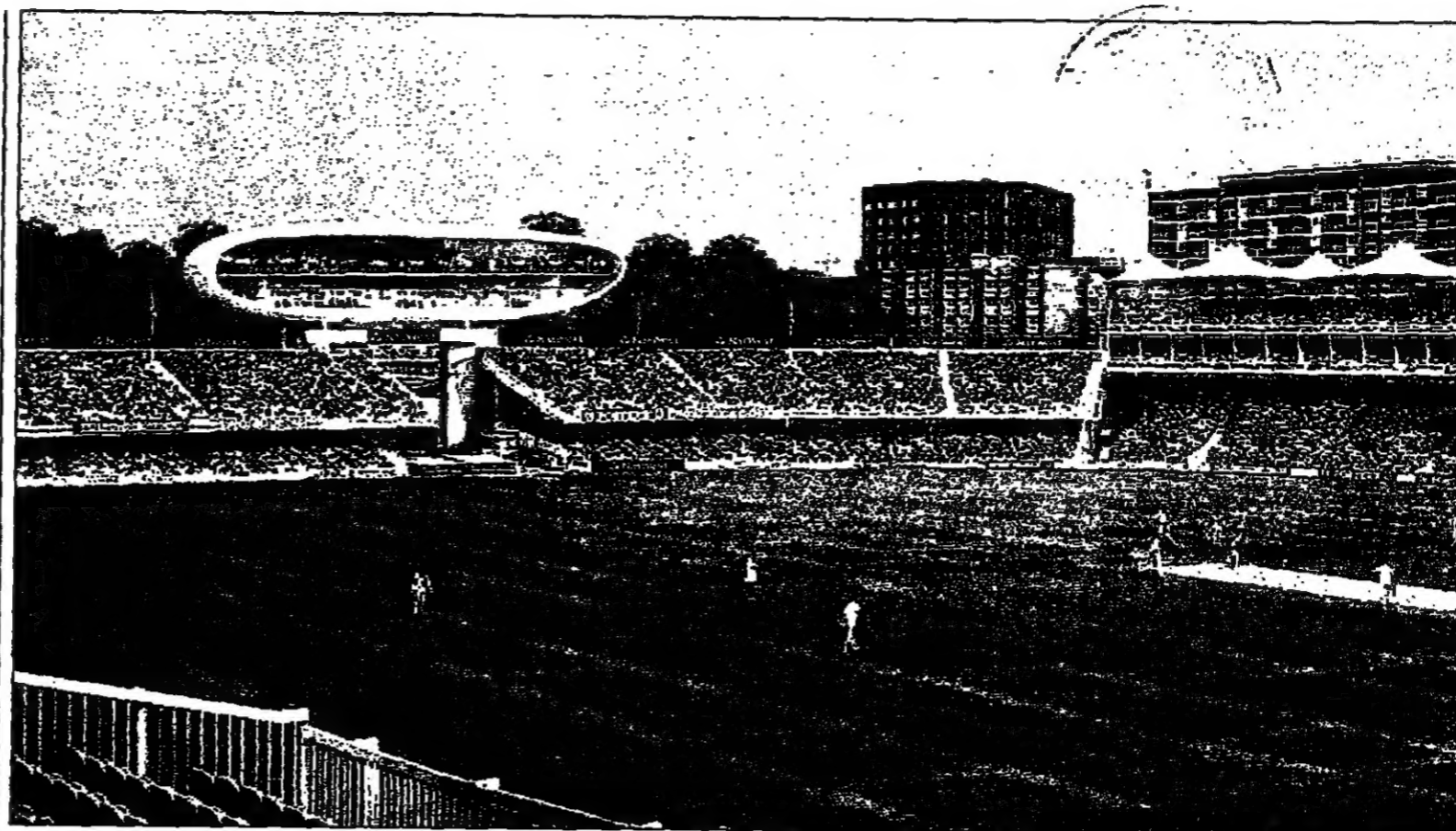
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Valerie Grove, *Weekend page 1*
Gay dilemma, *Weekend page 2*



A computer-enhanced picture of a game at Lord's watched over by late 20th century technology in the sausage-shape of an elevated press box

By ROBIN YOUNG

THERE is life on Mars, and by the look of it Martians will soon be playing at Lord's.

NatWest yesterday took the wraps off a £26 million state-of-the-art media centre. It is going to provide for the home of cricket. To most people the impressions of the futuristic building looked like something straight out of *Close Encounters*.

There were other interpretations. "A hi-tech gherkin,"

The gherkin has landed at Lord's

suggested one MCC type. "A hamburger without the beef," tried another. "Looks like a powder compact. It won't suit cricketers' men."

Until now there have been no purpose-designed media facilities at Lord's, cricketers' correspondents and broadcasters finding niches in various parts of the Pavilion and the Warner stand.

The sausage-shaped building, compared by yet another critic to "Al Jolson's lips", has been designed by the award-winning architects Future Systems.

It is defined as "a semi-monocoque", and suggestions that it resembles "a beached submarine" or "a stranded dirigible" prove not too wide of the mark.

The media centre will be built in a boatyard, using the

latest in boat-building technology.

Once in place behind the bowler's arm and safely berthed between the Compton and Edrich stands at the Nursery End, the good ship Media Centre will accommodate 250 journalists and photographers, and will house a restaurant which can double as a lecture theatre for 120.

The towers to support the

building are to be built this

winter. Installation will be in December next year or January 1998, and the fully-fitted

article should be complete by April 1998, a year in advance of the World Cup matches in England in 1999.

The planning application was submitted to Westminster City Council only yesterday, so there is plenty of time to bowl a few googlies by way of objections.

NatWest final, page 52

Saddam's troops digging in

Iraqi troops have not moved far from the city of Arbil following America's raids. Today Andrew Finkel reports how he witnessed an entire Iraqi battalion digging in around Koshapa, ten miles south of Arbil. President Saddam's latest strategy became apparent as Britain abandoned its effort to get the Security Council to criticise Iraq, after determined opposition from Russia. *Page 12*

School selection

A London borough is to become the first education authority to introduce selection in all schools since Labour brought in neighbourhood comprehensives. Bromley, where Harriet Harman, the Shadow Social Security Secretary, has sent her son, will consider a request from the local secondary school in their control to select 15 per cent. *Page 5*

Clinton lead

President Clinton remains up to 17 points ahead of his Republican challenger Bob Dole according to three new opinion polls. In spite of a new sex scandal surrounding his disgraced former political adviser, Dick Morris. *Page 15*

Pressure grows on Yeltsin to step down for heart operation

FROM RICHARD BEESTON IN MOSCOW

PRESIDENT YELTSIN last night came under growing pressure to step down and appoint a replacement to run Russia, while he undergoes heart surgery.

In an unprecedented move by members of Mr Yeltsin's administration and opposition politicians, his frank admission about his serious heart ailment drew calls that he appoint Viktor Chernomyrdin, the Prime Minister, as interim head of state. Predictably, the most vocal figure was General Aleksandr Lebed, Russia's National Security Adviser, who gave a warning that the country could be endangered by a power vacuum in the Kremlin unless measures were taken now to end speculation.

"In the next days, Boris Yeltsin absolutely must immediately designate who will replace him," said the blunt talking Afghan war veteran, who has just returned from his latest peace mission to the Caucasus. "Anything can happen in a few hours."

According to Russian doctors, the Kremlin leader will undergo a multiple bypass surgery later this month in Moscow. Although he is plan-

ning to hold talks with Helmut Kohl, the German Chancellor, today outside the city, he has no other official engagements and is likely to be off work for several weeks.

Russia's constitution provides for the President to be replaced by the Prime Minister if the head of state is physically unfit to hold office.

Although General Lebed endorsed Mr Chernomyrdin as the only feasible interim leader, he went on to attack the Prime Minister for "getting into a muddle" in his criticism of peace efforts to end the conflict in Chechnya. He added menacingly: "I am a fight-

ing man, and the Prime Minister would do well to realise that."

In addition to General Lebed, several other prominent politicians added their voices to the call for a leader to replace Mr Yeltsin, who has barely been seen in public for more than two months. Gennady Zyuganov, the Communist Party leader and main opposition figure, insisted that the Prime Minister take over to avoid the danger of Kremlin aides seizing control of power.

"We should do all we can so that the law triumphs in this situation, and not the 'vipers' who might use the President's

illness, as ever, for their own self-serving ends," said Mr Zyuganov, who came second in July's presidential race.

Another Communist, Gennady Seleznyov, the Speaker of the Duma, the lower house of parliament, gave a warning that unless the Mr Yeltsin transferred authority to Mr Chernomyrdin before his operation, the assembly would take the matter to the Constitutional Court. In spite of the calls for him to assume power, Mr Chernomyrdin, a reliable but uninspiring figure, stayed silent with his aides insisting that it was far too early to begin talk of a leadership change.

An important factor in the Kremlin jockeying for position will be the role of Anatoli Chubais, the head of the presidential administration, a powerful institution, which may resist attempts at appointing an interim leader who could curtail its considerable powers.

The unspoken truth was that Russia must now confront the issue of who will lead the country as the Yeltsin era comes to a close.



Lebed: gave warning of dangerous power vacuum

Surgeons braced, page 17

Judge names juvenile rapist

By KATHRYN KNIGHT

A JUDGE took the unusual step yesterday of naming a 16-year-old who orchestrated the vicious gang rape of a Japanese student, aged 23, on her first visit to London. Judge Graham Boal sentenced Gerard Molloy, whom he

described as "a danger to the public", to ten years in prison. The judge said that five subjects, aged 15 to 23, had subjected the student to a horrific ordeal which they had deliberately aggravated by instructing their lawyers to make "outrageous suggestions" during cross-examination.

The victim's condition deteriorated after she endured 31 hours in the witness box over 12 days, believed to be the longest period a rape victim has ever spent giving evidence. "This added insult to injury and heaped further indignity and humiliation on her," the judge said.

He added that he hoped the publication of the names of Molloy and fellow gang member Tony Baksh, 15, who was

given 30 months, "could act as a deterrent to help to protect other girls."

Gerard Molloy was also sentenced to two six-year terms for aiding and abetting others to rape the student, and four years for three indecent assaults. The sentences are to run concurrently.

The case has prompted renewed calls for action to overhaul court proceedings in rape trials in which victims are forced to relive their ordeal. Victim Support urged the Bar Council to "consider whether better practices should be introduced to ensure that victims in rape cases do not have to suffer such treatment".

The victim had been in

Continued on page 2, col 1

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Businessman insists money was an expression of personal support for Tony Blair's leadership

Chelsea chief denies seeking favour with £1m donation

By ARTHUR LEATHLEY, JAMES LANDALE AND RUSSELL JENKINS

MATTHEW HARDING, the businessman who is donating £1 million to the Labour Party, denied yesterday that he was seeking tax breaks for his company or trying to curry political favour.

Mr Harding, 42, who owns the insurance group Benfield and is vice-chairman of Chelsea Football Club, said that the gift was a heartfelt expression of his support for the leadership of Tony Blair, whom he described as the man to take Britain into the millennium.

Flanked by watchful Labour Party officials on the steps of his marble and stone offices in the City of London, he said: "What new Labour under Tony Blair's leadership is trying to do with the country is the right thing at the right time. In the United States you can be fabulously wealthy and a Democrat and nobody bats an eyelid."

The donation, which has embarrassed the Conservative Party, has reignited the dispute over the funding of political parties. Labour said that the disclosure underlined the party's openness in divulging the identities of its financial backers and challenged the Tories to list their donors. Brian Mawhinney, the Tory party chairman, remained adamant that the Conservatives would not divulge names.

Mr Harding's support is by far the biggest personal donation to the Labour Party, although senior figures were coy about the period over which the money was being paid. However, they were privately furious that the revelation had come weeks before they had planned to announce it at the annual conference in Blackpool.

Mr Harding answered media questions yesterday under the gaze of the party's press officers. Asked whether he was seeking tax breaks, he replied: "No, it has nothing to do with the Benfield Group. It is a personal donation from me to the Labour Party under Tony Blair's leadership. The fact I work at Benfield has nothing to do with it."

He joked that he would be disappointed if John Major stopped going to see Chelsea play as a result of the donation.

"I think that, as we come towards the millennium, it is a good opportunity for the whole country to review exactly how society and the economy is governed," he said. "I think Tony Blair, with all he is setting out to do with new Labour, is very much the right thing at the right time."

The extra financial backing comes at a crucial stage for Labour, which has always struggled to match the Conservatives in the amount it spends on advertising in the run-up to general elections. Labour officials said that Mr Harding's money was already being spent on its current £1 million poster campaign, the latest stage of which will be unveiled by Tony Blair today.

Dr Mawhinney defended the Tories' practice of not naming their benefactors. "It is up to the donors to decide if they want publicity. It is a matter for Mr Harding how he spends his money and who he tells about it. The truth is, only millionaires could afford a Labour government."

Labour this week disclosed the names of 17 donors who gave the party more than £5,000 each during 1995. Each of the donations, however, was under £30,000, prompting Tory claims that Labour was still failing to divulge details of its biggest source of funding, from the trade unions. Labour receives about £25 million a year from the unions but does not disclose specific details.

Tory leaders claim that, far from being open about its funding, Labour covers up much of its union support, notably the money paid to individual MPs through their constituencies.



Matthew Harding with John and Norma Major at Downing Street in May. He is vice-chairman of Chelsea, Mr Major's team

Clubbable tycoon who likes to hunt with the Tories and run about with Labour

By JASON NISSE

ON CHELSEA match days Matthew Harding, the Labour Party's new £1 million benefactor, can be found in a west London pub. He will be sporting a clip-on earring and a Chelsea shirt and enjoying a pint with friends who used to stand on Stamford Bridge's notorious terrace, The Shed.

An hour or so before the game the 42-year-old insurance tycoon changes into a suit, slips the earring into his pocket and heads for the directors' box, where he rubs shoulders with David Mellor, a former Tory Cabinet minister, and, on occasion, the Prime Minister.

Mr Harding is a man who likes to hunt with the hounds and run with the hare. He is affable and clubbable, one of the lads who happens to be a tough businessman who was paid £3.3 million in salary and £2.4 million in dividends by his insurance group, Benfield, last year. During the week he lives with his 25-year-old girlfriend, Vicky Jaramillo, and their baby Ella in their home in Richmond upon Thames. At weekends he returns to his palatial

house in Ditchling, East Sussex, with its deer park and full-size football field, where his wife and four teenage children live.

Mr Harding's investment in Chelsea appeared to be an act of love. But it is also reaping dividends. He paid £16 million for the freehold of the ground and the 25 per cent stake he bought in the club after its flotation earlier this year has already delivered an £11 million profit. Should his less than cordial relationship with Ken Bates, the Chelsea chairman, blow up again, Mr Harding could sell out and still end up smelling of roses.

His solid middle-class background, public school education and a career taking him from teaboy to chairman would typically make him a Conservative. But Mr Harding has never voted Tory and enjoys flaunting his socialist beliefs in front of the true blues in the Chelsea box. He is as much at ease on the terraces as he is at Lloyd's of London, where he met the former Lloyd's chief executive Peter Middleton, whom he invited on to the Chelsea board.

Mr Harding's insurance clerk father introduced him to Ted Benfield in a City pub 23

years ago and he was hired as the most junior employee in Mr Benfield's new insurance broker business, making the tea and opening the post. Within nine years he was so vital to the business that he could demand a seat on the board. Six years later he bought Mr Benfield out, borrowing £160,000 to buy a 32 per cent stake that is now worth £120 million.

Benfield, which occupies the former offices of Hambros Bank, carved out a niche in disaster insurance. It also became known as a good place to work. The staff are young and well paid — the average salary last year was £166,000 — and Mr Harding runs the place with enthusiasm and a sense of humour. Thirties across in his chairman's statements. Last year's contained a football reference, saying that in re-insurance "everybody is talking a great game — but are they playing one?" The previous year he quoted Holden Caulfield from J.D. Salinger's *Catcher in the Rye* saying: "... I'm pretty sure he yelled 'Good luck' at me ... I hope to hell not. I'd never yell 'Good luck' at anybody". Certainly not at his fellow Chelsea fan, John Major.

Blair needs union cash, at least for time being

LABOUR has always received some money from a few wealthy industrialists and most, like Matthew Harding, have been self-made entrepreneurs outside the business establishment.

For a businessman to come out in public support of Labour has been regarded as unconventional, even perhaps taking a risk with one's career. But throughout Labour's history there have always been a few well-off backers, often from family-run businesses and some with old Liberal non-conformist links. Tony Benn, for instance, comes from a wealthy publishing family and his father was a Liberal convert to Labour in the 1920s.

In the postwar era very few large public companies have made dona-

RIDDELL ON POLITICS

tions to Labour. Even if some of their senior executives have been sympathetic to the party, they knew it would provoke a furious row with their mainly Tory shareholders. Even now only Pearson and Tate and Lyle have been named by Labour as giving more than £5,000 last year.

Both the Tories and Labour are targeting wealthy individuals who prospered during the 1980s. While more businessmen now give to Labour than did before the Blair era, many more still donate to the Tories. Like some other big-named donors, Mr Harding has built a successful medium-sized business rather than a household-name corporation. The best-known company chairman sympathetic to "new" Labour's aims is David Sainsbury, who comes from the Labour rather than the Tory side of a politically divided family.

Apart from occasional big names, Labour has raised much more from smaller one-off and regular donors, up from 33,500 in 1992 to nearly 120,000 last year. While the unions' contribution is down from three-quarters a decade ago, it remains more than a half. Mr Blair may welcome the backing of industrialists but he still needs the unions, for the time being.

PETER RIDDELL

Devolution policy in disarray after Labour U-turn on referendums

By ARTHUR LEATHLEY

LABOUR's devolution plans collapsed in disarray yesterday when the party abandoned, after six days, a pledge to hold a second referendum on the tax-varying powers of a Scottish parliament.

In the third policy change on devolution in less than three months, the party leadership reverted to an earlier policy of holding a single referendum with two questions. The move was an embarrassing reversal of the party's decision, taken only last weekend, that after it had been set up, a Scottish assembly would hold a referendum to confirm that the public wanted it to have power to raise or lower tax by a 3p. Scottish voters would now have just one referendum, to be held within weeks of Labour taking office, on

whether they want an assembly and whether that assembly should have the power to vary taxes.

The about-turn is embarrassing to a Labour leadership that was confident that it had spiked the guns of Tory ministers claiming that Scottish people would be forced against their will to pay higher taxes.

Michael Forsyth, the Scottish Secretary, attacked the confusion among Labour leaders as "an extraordinary shambles. The whole thing is just a dog's breakfast. They are making it up as they go along."

Michael Heseltine, the deputy Prime Minister, will add to Labour's discomfort today when he addresses an anti-devolution rally organised by the Conservative party in Perth. Labour leaders made no

attempt to disguise their embarrassment. "This is a dreadful mess but we have to be big enough to face up to it and not run away," said a front-bench spokesman. The shift on a key manifesto commitment increases tensions in Scottish Labour ranks only days before Tony Blair embarks on a campaign tour. The Labour leader faces criticism from party activists who claim that devolution policy is being developed "on the hoof".

George Robertson, Shadow Scottish Secretary, called a hastily-arranged press conference in Scotland to break the news that he had dropped the two-referendum package. He said that the proposal — which he personally brokered as a compromise between senior Labour party figures in Scotland last weekend — "clearly does not have support".

Judge names rapist aged 16

Continued from page 1

London less than a month and spoke little English when she was tricked into visiting Molloy's home. She was kept prisoner and subjected to a humiliating sexual ordeal over two days while Molloy and his gang of five friends cheered on and encouraged each other, the Old Bailey was told.

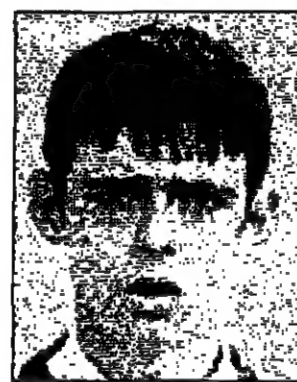
Judge Boat said the way the gang had treated the victim defied belief. "To say you behaved like animals would do an injustice to the animal kingdom," he told them. "The courts must do everything in their power to protect girls from predators like you."

The judge was told that the victim, who comes from a rural community, was so ashamed of what had hap-

pened that she had not been able to tell her parents, since she believed the shock would bring shame, dishonour and possible suicide to the family. "No-one can have any real idea of the extent to which these events have scarred her future life," the judge said.

Gerrard Molloy, 16, was given two ten year sentences for two charges of rape. He was on bail for a burglary offence at the time of the rape, and has a number of previous convictions.

Jason Baksh, 18, was sentenced to two seven-year terms for two rapes, to run concurrently. Aymon Waite, 20, was given six years for rape and three years for indecent assault, to run concurrently. Roger Leslie, 19, three years



Tony Baksh, 15

and two years for two indecent assaults, to run concurrently. Mark Baksh, 23, four years for rape. Anthony Baksh, 15, was given 30 months for rape. All are from the Streatham, Tulsa

Hill and Brixton area of south London. The judge told them that if they had been older they would all have received sentences in double figures.

Like rape victim Julia Mason, who spent six days in the witness box questioned by her attacker Ralston Edwards, the student's ordeal has led to calls for changed in legislation governing rape victims giving evidence. Julie Bindel of Justice for Women said the victim's ordeal was a disgrace. "It is totally unnecessary for women to be held in the witness box for so long. All too often witnesses in rape trials are treated as if they are on trial," Helen Peggs of Victim Support appealed for the Bar council to reassess cases with multiple defendant.

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NATIONAL
SAVINGS

Police decide artist's 'metaphor for human condition' is best kept out of sight

Cathedral shows naked video behind curtain

By PAUL WILKINSON

A HALF-HOUR video of a naked man being screened non-stop inside Durham Cathedral has been curtailed off from the gaze of casual visitors on police advice.

The Lottery-funded film, *The Messenger*, shows a man emerging from water, taking a breath, then submerging. The American video artist Bill Viola says it is "a metaphor for the human condition".

It was to have been shown in an open area beside the church's great western door, as part of a visual arts display which opens today. Durham police do not believe that it falls foul of the Obscene Publications Act, but they were concerned that its full frontal imagery might distress some visitors to the 900-year-old World Heritage site. Written warnings explaining the nature of the video are being pinned close by.

After a private preview of the exhibition yesterday, Detective Inspector Neil Redhead said that he was not offended: "I think this is a compromise which takes in the views of all concerned, bearing in mind there are children among visitors to the cathedral. I felt it

would be appropriate if it was screened from general view. This allows the presentation to be seen by those who want to see it and prevents offending more sensitive members of the public. I certainly gave no advice on whether I thought the video show was suitable for a place of worship."

Mr Viola is recognised as a leader in the new medium of video art. Last year he attracted controversy at the Tate Gallery with his work *The Natives Trypnych*, which featured his wife in the final stages of labour and his mother dying. Yesterday he said: "I don't agree with the taboo on male nudity. This is nothing to do with erotic art. I did not expect it to come down to the law."

The new work reportedly cost £200,000, paid for with a £97,000 Lottery grant and Government funding. It is part of the year-long visual arts festival throughout the North East. Most of the money has gone on installing video equipment.

In the film, a man makes gurgling noises as he holds his breath under the surface of a pool of crystal blue water. He

then rises in slow motion to the surface, gasping for air, before gradually disappearing again into the depths. Mr Viola said he hoped his work would "be on a par with the monumental religious paintings and frescoes of the past. The problem as an artist is how to get the message across in an impressive place like Durham Cathedral."

"My work shows a man gradually emerging from watery depths to take a breath of life, before once more being engulfed. The work is a metaphor for the human condition. It is about the transformation or journey of an individual until they break through to another world."

The video is supported by Visual Arts UK, Northern Arts and the Cathedral's Dean and Chapter. The Dean, the Very Rev John Arnold, said they had screened off the area as legal advice suggested it might infringe the Children's Act. "A child who had been sexually abused might come into the cathedral and be disturbed by a large nude male image. We decided to screen it off to show it in its entirety. The alternative was



The artist Bill Viola and the dean of Durham, the Very Rev John Arnold, with the video *The Messenger*

having to close it down.

"I regret that I find nothing offensive in it but feel it is necessary. It is not heroic or erotic nudity. It is about vulnerability."

Canon Bill Hall, chaplain to the arts and recreation in the diocese said: "I am mystified that anyone could regard this exhibition as controversial. Were Bill Viola a controversial

artist, then I would think people might be justified to be upset. Instead we are fortunate to have an artist of such calibre dealing in a profoundly spiritual subject matter. It is a thing of great beauty."

When the exhibition ends on October 12, it will tour France, America and Japan before returning to stay in the North East. The recording will re-

peat continuously for seven hours each day, except during services. It was called and a waste of money by Peter Bruinvels, a member of the church Synod and a former Tory MP. He said: "What a waste of funds. The Church needs new bells, organs and pews, the last thing it needs is male nudes."

One visitor, Mary Stevens,

63, a retired teacher from Harlow, Essex, said: "I can think of better places to have an art exhibition, especially one so risqué."

Alan Sykes, co-ordinator of Visual Arts UK, said: "We are sensitive to the fact that the cathedral is still a place of worship. We are still expecting many people coming to Durham just to see this."

Fraudsters milked EU in shuttle trip scam

A WEALTHY businessman was jailed for two years yesterday for his part in a fraud that saw a 20-tonne load of powdered milk shuttled across the English Channel to France and back five times, claiming an EU subsidy each time.

Anthony Dyer, 60, of Chislehurst, southeast London, and his two accomplices received £158,000 in subsidies by telling EU bureaucrats they were sending the milk to Albania, Luton Crown Court was told.

The fraud was uncovered by a joint operation between British and Albanian Customs. Dyer's company, Gemgaze of Erith, Kent, claimed subsidies on eight 20-tonne shipments of powdered milk to Albania.

The EU Intervention Board Executive Agency (IIEA) pays the cash to companies exporting certain goods outside the Union, allowing them to be sold at a competitive price. Investigators found that two consignments were illegally sold in Greece, where they commanded a higher price than in Albania but were not eligible for subsidy. One was sent across the Channel five times without being opened.

Alan Steward, 48, a salesman of Chislehurst, southeast London, who arranged deals in Greece, was jailed for two years and Graham Powell, 28, a lorry driver, of Blackfen, southeast London, for nine months. The three were ordered to pay £158,000 to the IIEA and Dyer was ordered to pay £50,000 costs.

Barrister faced poll tax dodger in job interview

By PAUL WILKINSON

A BARRISTER who claims she was barred from a senior job because she was a woman told an industrial tribunal yesterday that her interview panel had included a poll tax dodger whom she had successfully prosecuted.

Margaret O'Donoghue also claimed that the sexist attitude of Redcar and Cleveland Council was summed up by the authority leader who boasted he had never been in the kitchen for 15 years and he fancied having five wives. During a discussion on the Labour Party's policy on promoting women, Brian Roberts also allegedly told Ms O'Donoghue that there were too many women on the council.

The tribunal at Middlesbrough was told that Ms O'Donoghue, 40, worked for the new Redcar and Cleveland Council as a barrister specialising in environmental advocacy in court. She applied for the post of senior solicitor but told the tribunal she did not even get an interview despite being the only applicant. She was shortlisted when the job was re-advertised and was surprised to find Ian Jeffrey, a councillor, on her interview panel. The job was given to a man whom she claimed had less experience.

Four years ago, when Ms O'Donoghue worked for Langbaurgh council, she successfully prosecuted Mr Jef-



O'Donoghue claims council was sexist

frey for non-payment of poll tax. At the time he was chairman of the Cleveland Police Authority. Ms O'Donoghue said Mr Jeffrey's presence on her selection panel breached guidelines stating that panel members should be seen to be impartial.

She told the tribunal: "I considered it inappropriate that he should be a member of the panel that interviewed me." Mr Jeffrey said: "I had nothing at all against the individual who prosecuted me. In fact quite the opposite."

Ms O'Donoghue, from Eton, Cleveland, claims sexual discrimination against Redcar and Cleveland, Langbaurgh's successor authority. The council denies her claim. The tribunal panel reserved judgment to a later date.

Children in care 'procured into vice'

By DOMINIC KENNEDY

MORE than 50 children in care are believed to have been lured into prostitution by a network of adult pimps and paedophiles in Cardiff, it is alleged in an unpublished report.

The draft report, seen by *The Times*, says that nearly all the underage prostitutes in the area had been in contact with the care system. The disclosure comes as 400 former residents and social workers yesterday called police investigating an alleged paedophile ring at the former Taff Vale residential home in Cardiff.

The unpublished study, by Cardiff University and the Children's Society, was commissioned by South Glamorgan council, which ran Taff Vale but has since disappeared in local government reorganisation. It was prepared in 1994 amid concern that children absconding from care were becoming involved in risky behaviour through a network of adults.

One social services manager dealing with young prostitutes told the authors: "They were all part of the care system, that's a common factor... I think that possibly the link is that they [the abusers] know where there is a ready supply of vulnerable youngsters with pretty damaged experiences behind them. I mean youngsters that are prepared to take the risk for a couple of quid."

Women's football fields first magazine

By CAROL MIDDLELEY

THE first magazine dedicated to women's football has been shown the red card even before kick-off. The monthly colour magazine was to have been titled *ElleFC* but Emap, publishers of *Elle*, objected. The magazine, which goes on sale next month, has been renamed *On the Ball*.

Joanne Smith, 23, the editor, said: "There have been football fanzines for women before but this will be the first national full-cover magazine. Obviously we are disappointed not to be able to use *ElleFC*, because it was a play on the fact that ladies' football is often called LFC."

She said that the £1.50 magazine, based in Newcastle, would shake off the stereotype of female football players as bitches. As well as covering league matches,



Smith: plans advice that ranges from tactics and fitness to the best make-up and bras

estimated 20,000 players, 600 registered clubs and a growing army of fans. "There is a totally untapped market out there which we are hoping to get into," said Miss Smith, whose previous magazine experience was in sales for an armed forces publication. The registered clubs did not include university and small local teams.

She said the magazine would be a bright, 52-page product which would cover the sport in a lively way: "It is not like years ago when women who played football were considered masculine.

fashion side of football, but the sport is what we are about first and foremost."

Ms Smith, a lifelong fan of the game though not a player, said she would like to address such topics as the need for specially-designed women's strips. "For years people have criticised women who play football for being shapeless and looking like men, but a lot of the time that is because they are wearing strips designed for men."

A lot of women have to wear children's boots because adult sizes are too wide because they are de-



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Outside applications from fully comprehensive areas could create shortage of places for residents

Tory borough leads way to selection in all schools

By JOHN O'LEARY
EDUCATION EDITOR

A LONDON borough is to become the first education authority to introduce selection in all its schools since Labour brought in the neighbourhood comprehensive.

Councillors in Bromley, where Harriet Harman, the Shadow Social Security Secretary, has sent her son to school, met on Monday to consider a request from the last secondary school under their control to select 15 per cent of its pupils.

The 14 other comprehensive schools, all grant-maintained, have announced plans for partial selection.

Sir Robert Balchin, chairman of the Grant-Maintained Schools Foundation, said yesterday that at least two groups of schools in other parts of England were waiting to follow suit. The long-term consequence is likely to be a boost for John Major's ideal of a grammar school in every town.

Cator Park Girls' School will become the first local authority comprehensive to introduce partial academic selection if Bromley Education Committee agrees. Although councillors have proclaimed their support for fully comprehensive education, a majority of members in the Tory-controlled authority are

expected to accept the school's case that it cannot afford to risk losing its brightest candidates.

Roger Wood, the borough's deputy director of education, said: "We have been opposed to partial selection on principle because it is not consistent with maintaining or expanding choice and diversity. But do you stick to a principle blindly when your own family is going to suffer?"

The grant-maintained comprehensives decided on 15 per cent selection, the maximum allowed without ministerial approval, when one of their number, Hayes School, applied to select a quarter of its

intake. The 13 schools will hold a single 11-plus style of test in November.

Mr Wood said the move would attract more "Harriet Harman-type applications" from parents living in fully comprehensive boroughs. With a fifth of places in Bromley schools already taken by children from other boroughs, a shortage of places for borough residents was inevitable.

The Funding Agency for Schools is already planning a new secondary school to cater for rising demand in Bromley and had to find extra places in grant-maintained schools to avert a shortfall

this term. Mr Wood said that up to 100 children could be without schools next September if the present pattern of out-of-borough applications continued.

Sir Robert said: "There is bound to be demand from socialist boroughs when parents are given the opportunity of choosing a partially selective school. And I believe there will be a considerable knock-on effect from the Bromley schools' initiative."

He added: "I know of one or two areas with numerous grant-maintained schools where groups of heads are giving very careful consideration to 15 per cent selection."

and I am sure they will go ahead. They are unlikely to go much further in the short term but the trend is towards more selection."

Bromley already has two grammar schools, Newstead Wood, for girls, and St Olave's, for boys, which is attended by Ms Harman's son. Both are high in the examination league tables.

New regulations introduced by Gillian Shephard, the Education and Employment Secretary, allow all grant-maintained schools to select up to 15 per cent of pupils for a range of specialisms or on general academic ability. Legislation

to be published in the autumn is expected to raise the limit to 50 per cent, with a lower threshold for local authority schools.

The Funding Agency considered making Bromley's new school fully selective but is now expected to opt for a comprehensive. Under current regulations, it would be up to the governors whether to have a partially selective intake. A change of government would create further uncertainty. Labour is committed to parents' ballots where there is opposition to existing selection but David Blunkett, Shadow Education Secretary, has said no new selective schools would be created.

Blind pilot takes charity to the air

A BLIND pilot took to the skies yesterday on a round-Britain charity flight to raise money for the Royal National Institute for the Blind.

Ken Woodward, 46, from Brightlingsea, Essex, who lost his sight after a chemical explosion, will be meeting celebrities along the route. His nine-day flight, which started from Elstree, Hertfordshire, is inspired by the help he received when trying to rebuild his life at the institute's rehabilitation centre in Torquay. "They

gave me that hope, that vision and a future, and that's why we are doing this," he said.

During the flight the father of four will be aided by Captain John Ripley, of the London School of Flying, who will navigate and give him radio instructions. Mr Woodward admits that he was terrified when he first piloted a plane four years ago. He said: "It frightened me to death, but when it was all over I thought, 'I took the controls of that - I'm blind and I did that.'"



Ken Woodward's wife, Sue, watching with his guide dog, Prince, as he takes off from Elstree yesterday and, above, Mr Woodward at the controls. A colleague will navigate

Museum makes opening move to market Roman board game

By ROBIN YOUNG

A ROMAN board game discovered in excavations at Stanway, Essex, could be marketed for modern players.

The front-runner taking interest in the find at a burial site is the British Museum Company, merchandising arm of the national depository for ancient treasures. Rebecca Bone, a spokeswoman, said yesterday: "It is a great idea. We have been talking about it this morning, though the thing is not even completely excavated yet." The company

already markets the Royal Game of Ur, using rules developed by Dr Irving Finkel, assistant keeper in the Western Asiatic Department.

He said: "When we have the whole thing excavated it should be possible to do a decent job of reconstructing the game from evidence in Latin poetry or pictorial representations. The board has not survived but seems to have been an oddly shaped wooden box lined with leather. We have the dimensions and the bronze corners."

"At present it looks as if the

newly found Roman game is a form of Latrunculus, or 'little soldiers', but the board is less like a chessboard than in other versions. There are some reproductions of Latrunculus on the market, but with the new evidence we would do the best we could to come up with something authentic yet rather different."

Among better-known board game suppliers, a spokeswoman for Waddingtons in Leeds said: "I do not think this would interest us. We are attracted by hi-tech future rather than distant past."

Footballer wins cash for injury in tackle

By FRANCES GIBB

A FOOTBALLER has agreed an out-of-court settlement over a tackle that ended his career. John Uzzell suffered severe facial injuries during a league match five years ago.

Uzzell, former left back with Torquay United, was suing Brentford FC and their former striker, Gary Blissett, over an aerial challenge that left him with a shattered cheekbone and eye socket. The case was due to be heard before a High Court judge in Exeter over four days next week. Yesterday the case was settled and Uzzell, 37, now a postman near Plymouth, was said to be "very happy" with the compensation offer. He had been seeking damages of about £100,000.

Barbara Head, his lawyer, said: "The loose ends have been tied up and the case has been settled. It is subject to a confidentiality agreement not to discuss the terms." John Smith, for Brentford, said: "There has been no admission of liability."

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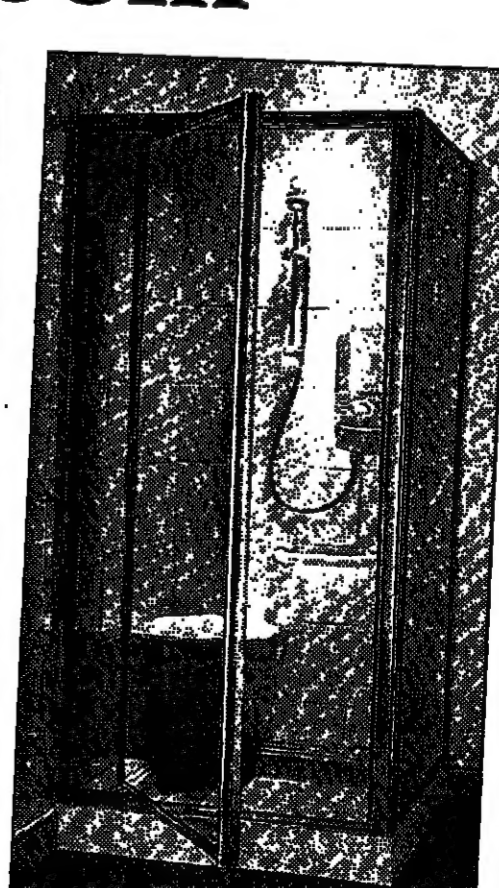
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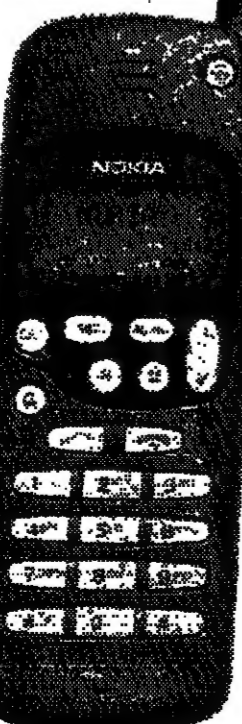
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New Forest mushroom ban is recipe for conflict

By MICHAEL HORNSBY, AGRICULTURE CORRESPONDENT

A THREAT by rangers in the New Forest to ban the commercial picking of mushrooms for London restaurants has provoked an outcry from residents who claim ancient rights to harvest the region's rich supply of edible fungi.

The Forestry Commission, which manages the forest on behalf of the Crown, is keen to prevent the annual invasion of foragers who can make up to £2,000 a week, supplying London stores and restaurants with delicacies such as the cep, the horn-of-plenty and slippery jacks.

Martin Noble, the forest's head keeper, said: "We are just coming to the time of year when the mushrooms are at their most abundant because of the right combination of warmth and damp. Last year several hundred commercial pickers came here and denuded whole areas of woodland. We do not mind people picking for their own table, but we want to stop them stripping the place bare."

Mushroom harvesting is banned in nine protection areas and the commission is drafting emergency bylaws enabling fines of up to £500 to be imposed on commercial pickers throughout the forest. "Commercial pickers are unlikely to admit what they are about, so we may have to consider imposing a weight limit on how many mushrooms can be taken per person," Mr Noble said. "Offenders would be given a verbal warning and fined if they persisted."

Alexander Aitken, owner of Le Poussin restaurant in Brockenhurst, Hampshire, which has a star in the

Michelin Guide, said that he would sue the commission if it attempted to stop him picking fungi for his customers: "It would be absurd if a restaurant like ours was forced to serve imported French mushrooms. We specialise in regional dishes, including venison and pigeon, and we serve about 20 different varieties of local fungi. One of our specialities is devil's purse puffballs, which taste a bit like sweetbreads when dried and sautéed in butter."

Mr Aitken would not mind action to control pickers from outside, but said that the commission would have serious legal difficulties in preventing picking by those such as himself who lived within the forest boundary and enjoyed commoners' rights.

Another forest resident, John Hillman, whose wife runs a mushroom wholesale business and numbers Harrods and Harvey Nichols among her customers, said: "There is a lot of nonsense talked by the Forestry Commission about what they can and cannot do. Only the Queen can say ultimately what happens here, and she will not touch rights that have existed for over 1,000 years."

David Pegler, head of mycology at the Royal Botanic Gardens, Kew, said that heavy commercial picking could be damaging: "The danger when you have a lot of people trampling about is that they destroy the underlying mycelium, the fungal vegetative matter in which the mushrooms grow."

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Work on the auditorium of the restored Lyceum nears completion for its first production; below, the theatre in its Victorian heyday

Lyceum Theatre rises again after war, bingo and neglect

By KATHRYN KNIGHT

THE new face of the Lyceum, once one of London's grandest theatres until it fell into disrepair, was unveiled yesterday after a £14.5 million renovation.

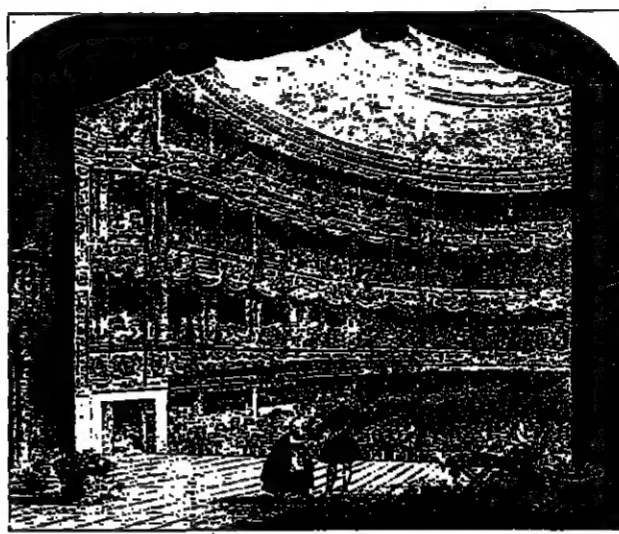
The 2,000-seat Regency theatre, which stands on the corner of The Strand, has been derelict for ten years. It was due to be demolished in 1939 but the outbreak of war brought relief and the theatre

was used for tea dances. Later, under the Greater London Council, it became a bingo and dance hall.

Now, after the most extensive British theatrical restoration undertaken this century, its boards will be trod again in November when Sir Andrew Lloyd Webber opens a revival of *Jesus Christ Superstar*. The auditorium has been restored to its original glory and the ceiling has been ornately decorated

in Regency style with huge paintings and golden cherubs. A new orchestra pit has been dug and backstage space has been extended.

Sir John Gielgud gave six farewell performances of *Hamlet* there before it closed in 1939 as a live theatre and uttered the last words to be heard on the stage. "Long live the Lyceum". A restaurant, named after Sir Henry Irving, another devotee, has also been added.



Diplomat jailed over child-sex videos

By RICHARD DUCE

A JUDGE jailing a British diplomat yesterday for smuggling child pornography told him: "If it were not for men such as you to provide a market for this filth, there would be no incentive for others to manufacture and sell for profit."

Judge Butler jailed Robert Coghlan, who was caught by customs officers smuggling videos from Japan, where he served as a First Secretary, for three years, in effect ending his 30-year career.

The Foreign Office later confirmed that Coghlan, 54, would be the subject of internal disciplinary proceedings. They are likely to lead to his dismissal.

At Southwark Crown Court, the judge told Coghlan, who had spent thousands of pounds amassing a collection of pornographic videos: "There is no evidence before me that you used or intended to use this obscene material for any purpose other than for your own sexual gratification, but a custodial sentence is inevitable. I am satisfied that you knew that large numbers of these cassettes involved the exploitation, abuse and degradation of children. The sentence must be of sufficient length not only to punish you, but also to deter others."

Coghlan, a divorced father of two, is a linguist who escorted Diana, Princess of Wales during her visit last year to Tokyo, where he worked at the embassy.

He was convicted on Thursday of smuggling 109 obscene videos, 70 of them involving child sex, into Britain last March. Coghlan, of Islington, north London, did not dispute that the videos were obscene but maintained he had intended to ship them straight to Madrid for his next posting.

Russell Huston, for the defence, said that Coghlan had given "long and valued service" to the country.

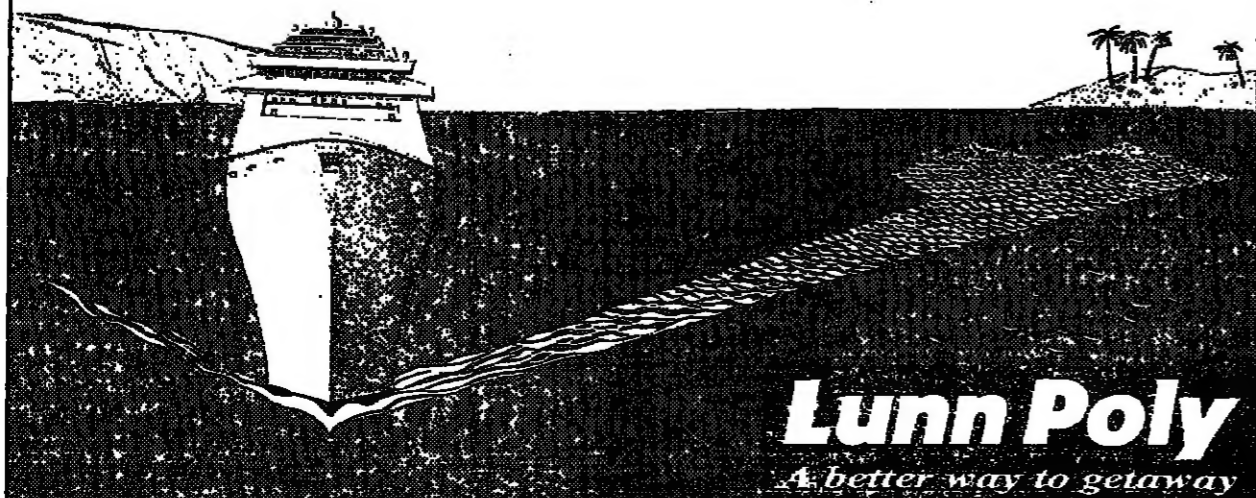
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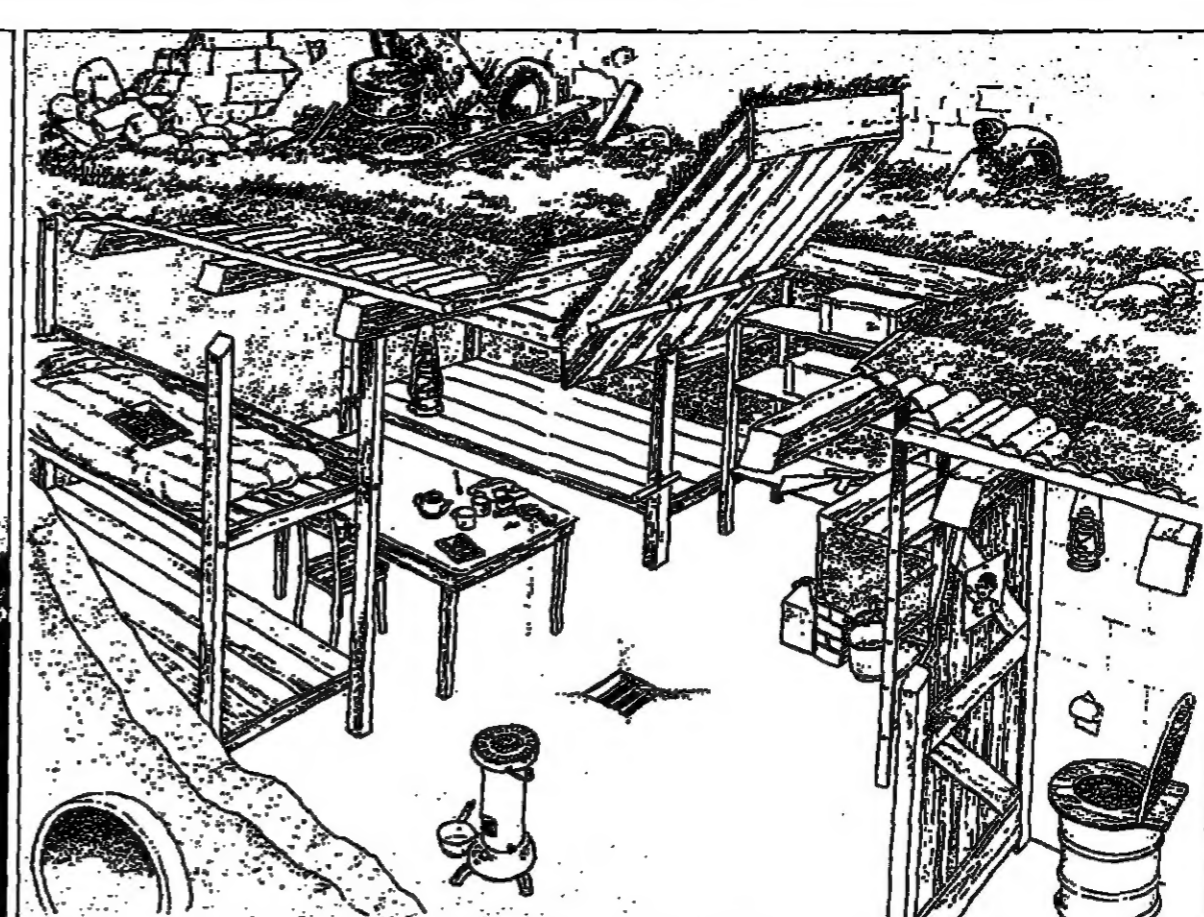
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THE CATS PROTECTION LEAGUE

Friends thought they were in Dad's Army. In fact, they were Britain's resistance fighters



Going underground: John Sealy, now 73, at the entrance to the bunker where, as a young man, he prepared to fight to the end for his country. An artist's impression shows the extensive preparations behind the guerrilla camps

Honour at last for elite force whose hour never came

By MICHAEL EVANS
DEFENCE CORRESPONDENT

SURVIVORS of a special war-time force who were secretly trained as resistance fighters in the event of German occupation are to receive medals more than 50 years later.

The men of the Auxiliary Units told their families they were just members of the Home Guard and wore the normal "Dad's Army" uniform. Instead, they slipped away to concealed bunkers to prepare for Nazi invaders. Trained in silent killing, they stockpiled explosives and weapons and studied local targets they might one day have to destroy or sabotage.

They were the men who would help fulfil Churchill's 1940 promise: "We shall fight on the beaches, we shall fight in the fields and in the streets, we shall fight in the hills, we shall never surrender."

More than 3,000 men had been trained to operate independently if the Government



Don't panic, Captain Mainwaring: TV's *Dad's Army* reinforced the popular view of the Home Guard

collapsed, but they never had the chance to prove themselves. They were stood down in 1944. Only now are the survivors aware that they are eligible for medals for their wartime service. The Ministry of Defence confirmed yesterday that the Army Medals

Issuing Office at Droitwich, Warwickshire, would award the former secret commands provided they could prove they had completed three years' service. A spokesman said: "If these men were with

the regular Army, they would be entitled to the General Service Medal. If they were with the Home Guard, they would get the Defence Medal."

One former member of the Auxiliary Units, farmer John Sealy, 73, this week revisited his former secret bunker, 15ft underground at Westbury sub-Mendip in Somerset, a few miles from his home. He said: "My parents thought I was in the Home Guard. They couldn't know what I was really doing because the Germans could have got hold of them and tortured them."

"It was so frustrating. I was 17 and all my mates were in uniform and rushing off to the Army and the RAF and impressing all the girls. I was accepted as RAF aircrew but then they sent me back here. We were needed more where

we were." While other fit young men were in the forces, the secret force were an exception within the Home Guard of mostly older men and reserved occupations. Highly trained and

"armed to the teeth", he still had to pretend he was just "a plain old farm lad with a Home Guard uniform".

He said: "In 1945, I told my parents, but by then nobody was very interested. There was no glory for us, no medals."

Pointing to where his underground hideout used to be, Mr Sealy said: "There was a hidden trap door here. The regular Army installed this shelter and the landowner had to be sworn to secrecy."

"We only came at night. It was full of explosives, revolvers and Tommy guns, as well

as bunk beds. We had two fall-back bunkers in case this was found, but we didn't know where other units were. We were all sworn to secrecy. Even now they hesitate before discussing what they did."

According to the files, Churchill even reached an agreement with the Americans to arm the secret soldiers with Thompson sub-machineguns and Colt 45 revolvers seized from gangsters by the FBI.

Professor Christopher Andrew of Cambridge University said: "This shows that when Churchill said, 'We will fight on the beaches', it wasn't just

British officers to go out and recruit and train bright young men all over England. They were all sworn to secrecy. Even now they hesitate before discussing what they did."

Mr Sealy still has a letter from Colonel F.W.R. Douglas, commander of the Auxiliary Units, ordering them to stand down in November 1944. The colonel wrote: "You were invited to do a job requiring more skill and coolness, more hard work and greater danger than was demanded of any other voluntary organisation. In view of the fact that your lives depended on secrecy, no public recognition will be possible."

He meant it. Anyone not taking the invasion threat seriously in 1940 was crazy." Mr Sealy still has a letter from Colonel F.W.R. Douglas, commander of the Auxiliary Units, ordering them to stand down in November 1944. The colonel wrote: "You were invited to do a job requiring more skill and coolness, more hard work and greater danger than was demanded of any other voluntary organisation. In view of the fact that your lives depended on secrecy, no public recognition will be possible."

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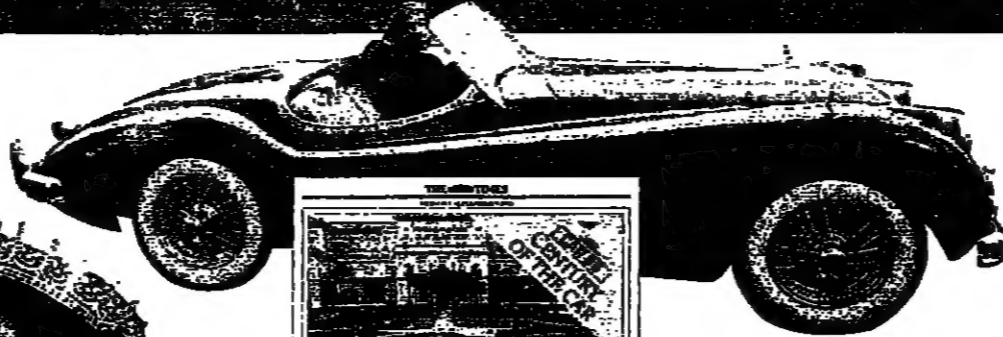
By MICHAEL HO

A THREAT by ran New Forest to be a London restaurateur who claims to harvest the supply of edible fungi. The Forestry Commission, which manages the forest on behalf of the Crown, prevent the annual foragers who can £2,000 a week London stores and with delicacies such as the horn-of-plenty pery jacks.

Martin Noble, head keeper, said coming to the forest when the mushrooms are at their most abundant of the right autumn warmth and dappled light. Several hundred pickers came here and whole areas were not mowed for their own want to stop the place bare.

Mushrooms are banned in areas and the drafting of enabling fines be imposed on pickers through Commercially likely to admit about, so we consider imp limit on how rooms can be son.

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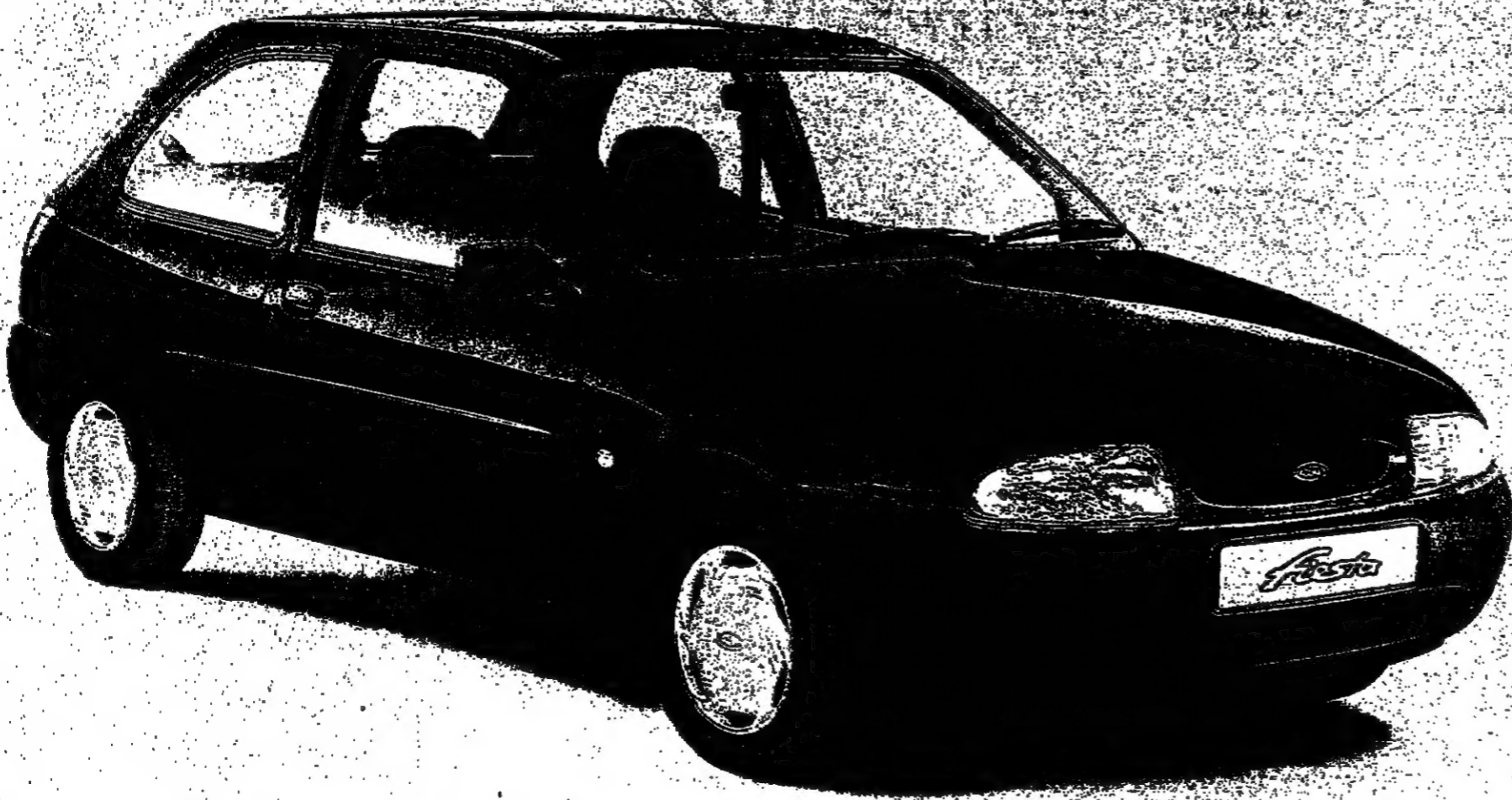
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Protestants closer to boycott of Irish goods

By NICHOLAS WATT, CHIEF IRELAND CORRESPONDENT

THE prospect of a cross-border sectarian boycott of goods in Northern Ireland increased yesterday when Gerry Adams threw his weight behind a campaign by nationalists to shun Protestant shops and companies.

An unnamed consortium of Protestant wholesalers has already threatened to stop buying products from the Irish Republic from October 1 if the nationalist boycott does not end.

The boycotts are the most glaring example of the dramatic rise in sectarian tension after loyalists blockaded towns and roads throughout Northern Ireland during the stand-off at Drumcree in July. The campaign was launched by nationalists in Castlereagh, Co Tyrone, in protest against Protestant businessmen who allegedly joined a blockade of the town during the Drumcree disturbances.

Protestant businesses have struck back. In Portadown, Co Armagh, loyalists placed posters in the town this week calling on their "brethren" to boycott Roman Catholic businesses.

In his first public comments since nationalists launched the boycotts two months ago, the Sinn Féin president said: "We accept as totally legitimate that Catholics should boycott those Orangemen or Unionists who were involved in the events of Drumcree." Mr Adams denied that Sinn Féin was orchestrating the campaign and insisted that the party was opposed to indiscriminate boycotts of Protestant businesses.

However, a leading loyalist accused Sinn Féin yesterday of forcing Catholics to boycott Protestant businesses. Hugh Smyth, the leader of the Progressive Unionist Party, the political wing of the Ulster Volunteer Force, said: "Over the past two weeks there was a filtering back to these shops by the Catholic community

and in some cases businesses were up by 25 per cent. But the day after their trip to the shops a car arrived with some of the bully boys of Sinn Féin and ordered the Catholics out of the shops."

The renewed sectarian tension has also spilled onto the streets. In North Belfast this week there were sectarian clashes three nights in a row, with political leaders on both sides blaming their opponents for starting the trouble, which led to terrifying ordeals for some residents.

□ Billy Wright, the loyalist who is under sentence of death from Protestant paramilitaries, appeared in court yesterday charged with assaulting two police officers.

Mr Wright, 36, was also charged with wounding a man in a hotel car park in Portadown, Co Armagh, in April last year, disorderly behaviour, causing an affray and resisting a police constable in the course of his duty. He was not formally called to answer the charges and the case at Craigavon Magistrates' Court, Co Armagh, was adjourned to November.

A defence solicitor said that Mr Wright, for whom an address was given in Portadown, would be contesting the charges.

Biting the bull.
Magazine, page 18

GOOD NEWS FOR BUILDING SOCIETY SAVERS.



See page 27

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Manchester United criticised over own-label whisky

By RICHARD DUCE

MANCHESTER United was criticised yesterday for promoting its own brand of whisky. A link between hard drink and the sporting stars who turn out for United sent "completely the wrong message" to young supporters, said Professor Sir Leslie Turnbull, President of the Royal College of Physicians.

Sir Leslie originally complained to the club by letter but was so incensed by what he saw as its ambivalent response that he made the exchange public yesterday. He attacked not only the club's promotion of its whisky at £10.99 a bottle but also its branded crisps and chocolate. He said: "It is difficult enough to encourage children to eat healthily and take regular exercise without having some of their major sporting heroes backing products which will have the opposite effect. I am disappointed that the club has taken this view."

The label of Thickhead, the alcoholic fizzy drink, has been altered after criticism that the man on it was too appealing to young people. Jean Coussins, of the industry's regulatory body, The Portman Group, said: "The man now looks as if they have told him he is responsible for the million pounds lost by the company's first attempt." Carlsberg-Tetley, the brewer, put the cost at closer to £100,000.

which seems at odds with their other initiatives such as working with police forces against drug abuse." In his letter of July 1, Sir Leslie, a specialist in gastroenterology, who lives in Manchester, criticised Manchester United Premier Blend and his concern was echoed at the time by Alcohol Concern and some MPs.

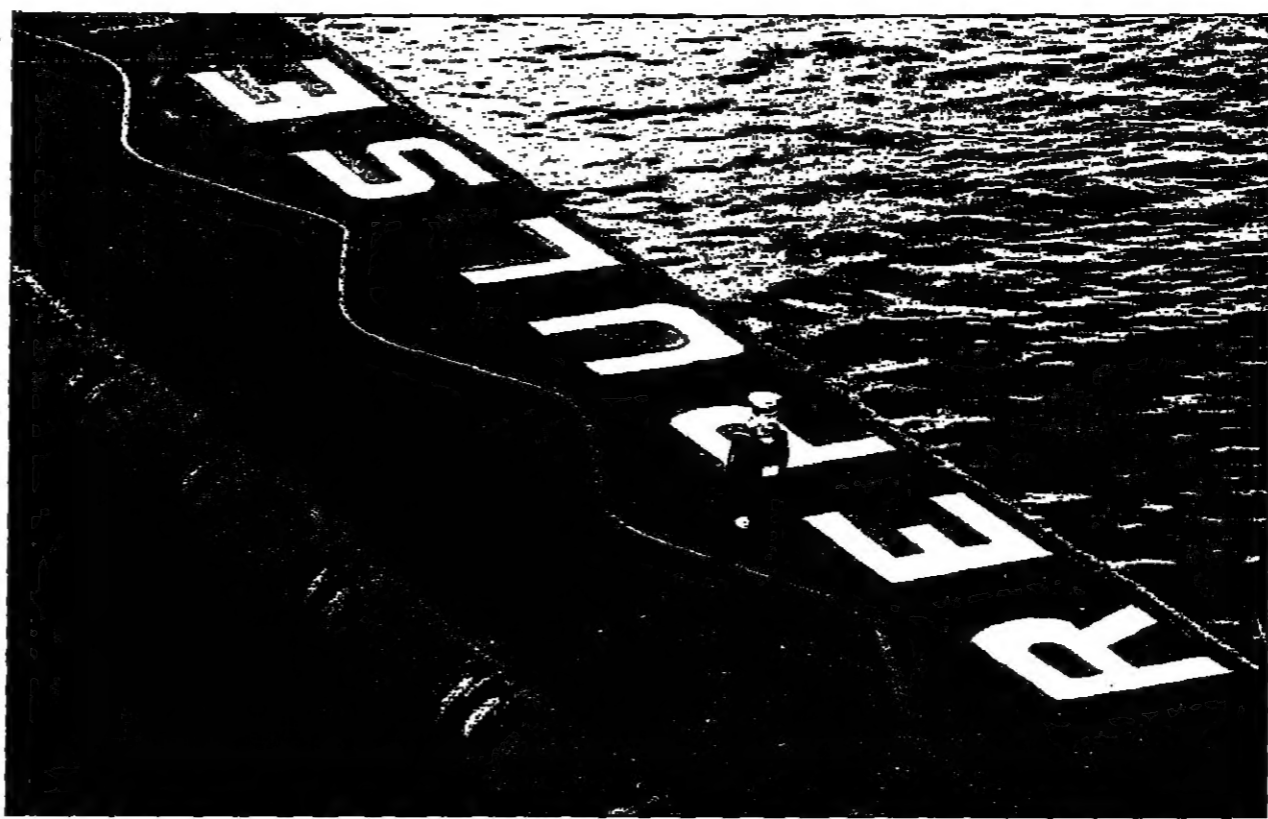
Sir Leslie wrote: "I feel very strongly that for Manchester United to be seen promoting a product of this sort sends out

completely the wrong message to the large number of children who follow the team and idolise the players." It reinforced the link between football and alcohol, "which is unfortunately all too prevalent in our society".

Martin Edwards, chairman of the club, which generates £23 million a year from marketing, had replied: "We do not believe that the criticism of our involvement with whisky is justified when one considers that there are literally hundreds of brands on the market. We do not sell the whisky in our store or, indeed, any alcoholic products. We do take our responsibilities to the public very seriously."

Ken Ramsden, United's assistant secretary, said: "We think Sir Leslie is well-intentioned, but he has gone too far and picked the wrong target. The problem of alcohol abuse among young people already exists. I don't believe we are adding to it."

Football, pages 50-52



A crewman on the deck of the HMS Repulse yesterday as the nuclear submarine left Faslane

Redundant nuclear warrior sails into history

THE last Polaris ballistic missile submarine to be decommissioned was taken on her final journey yesterday (Michael Evans writes). HMS Repulse, which was officially decommissioned last week in a ceremony attended by John Major at the Faslane naval base on the Clyde, will

have her nuclear fuel rods and other radioactive parts removed before being moored alongside the three other Polaris boats at Rosyth. The four boats represent Britain's strategic nuclear deterrent for nearly 30 years. They will remain at Rosyth until a decision is taken about a

long-term storage site. Britain's new nuclear deterrent, Trident, is an American-made submarine-launched ballistic missile system. It is carried by two Vanguard class nuclear-powered submarines which will be joined by two more by the end of the decade.

THE SUNDAY TIMES RAVE ON



● Savour the moment: Buddy Holly in Wigan, walking the well-bred Lancashire lass down the unmade lane to her front-gate, giving her a chaste goodnight kiss, then returning past cobbled streets of dark factory chimneys and back-to-back houses, still "looking for someone to love"

Philip Norman, rock 'n' roll's foremost biographer, on Buddy Holly

Exclusive in THE SUNDAY TIMES tomorrow

Urban nightmare becomes dream estate of future

By IAN MURRAY, COMMUNITY CORRESPONDENT

THE first families moved into a housing estate designed for the 21st century yesterday. It was built on the site of one of Europe's worst 1960s high-rise urban jungles.

With turfed roofs, shredded newspaper insulation in the walls and recycled lavatories in the bathrooms, the 50-flat "Homes for Change" block at Hulme, the run-down Manchester suburb, has been designed to the tenants' own specifications. The block, which has job-creating workshops at ground level, is the centre of a £70 million urban redevelopment replacing the huge crescent-shaped flats that were notorious for vandalism and mugging.

Charlie Baker, the last tenant to move out of the Crescents before they were pulled down in 1993, is a founder member of the co-operative set up to build the £4 million community venture. "Even though the Crescents were terrible, some of us felt there was the basis of a real urban community there if we could only provide a good environment," he said. As the bulldozers flattened the old blocks, 18 families formed a group to design their ideal home.

With guidance from a

Manchester firm of architects — Mills, Beaumont, Leavey, Channon — the group worked throughout 1993. For security reasons, they opted for a building round a courtyard, with access possible only through gates controlled by the residents or tenants of the workshops on the two lower floors. The design has already won a security award from Manchester Police.

"Everyone knows everyone else so if we see people we don't know sneaking around it is easy for us to confront them," Mr Baker said. "It all helps build a community spirit."

The block has been built from aggregate made with fuel ash from power stations and rubble from the Crescents. There is no plywood or chipboard and all timber is from sustainable Swedish forests. The lavatories were rescued from the demolition site, scrubbed down and fitted in the new flats. Grass grown on the stepped terraces provides roof insulation for the flats below and a safe play area for children. The insulation is so efficient that only the smallest radiators are needed and heating bills are expected to be no more than £1 a week.



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WORLD OFFERS

Five contenders for Preacher of the Year include former primary teacher

Finalists line up for last word in sermons

By RUTH GLEDHILL
AND ESTHER FOREMAN

FIVE preachers have been chosen to compete in the final of the Preacher of the Year award, sponsored by *The Times* and organised by the College of Preachers.

The five, who defeated more than 250 preachers, include one woman, Anne Peat, a former primary school teacher who is a lay preacher in her local Church of England and Methodist churches. She will preach in next month's final with Fr William Anderson, a Roman Catholic priest, the Rev Christopher Burkett, from Cheshire; the Rev Bernard Thomas, a Welsh-speaking Anglican clergyman with the Church in Wales; and Dr Arnold Kellett, at 70 the oldest finalist, a layman who was twice mayor of his home town, Knaresborough in North Yorkshire.

Judges will include the Right Rev Michael Turnbull, Bishop of Durham and chairman of council of the College of Preachers, Sir Ludovic Kennedy, the celebrated author and atheist, and John Gummer, the Environment Secretary.

Mr Gummer, who with Sir Ludovic helped to judge last year's final, said: "I will be looking for a preacher who uses the pulpit to give a message in a way which cannot be communicated in any other way. I will also look for a preacher who can give me a new insight into a



Dr Arnold Kellett, head of modern languages at King James's school, Knaresborough, until 1983, became a Methodist preacher in 1953. Married with four children and 14 grandchildren, he served in the army intelligence corps, spending two years in the Far East. He believes religion is "not taught but caught" and that all people, especially children, learn by example and conviction. Dr Kellett is about to publish *Ee By Gum, Lord*, a version of the gospels in Yorkshire dialect.



The Rev Bernard Thomas, 50, married with three children, cares for a remote, hilltop community in the South Wales valleys. A local historian, he grew up in a parish served by good preachers and felt that nothing less than to become one himself would satisfy him. He describes himself as "blessed with a loud voice" and believes that, in places, the standard of preaching has dropped. "People are being short-changed if they only have five minutes," he said. "You mustn't be above people."



Anne Peat, 48, married with two adult sons, decided ten years ago to become a lay reader in the Church of England after helping her vicar to write his sermons. She has never sought ordination, believing that, as a lay person, she has a vocation to preach from her experiences of living. She believes that sermons should comfort the disturbed and disturb the comfortable. "People should not see going to church as an escape but as something that equips them to cope with the world."



Fr William Anderson, 65, the only Roman Catholic to make the shortlist, is a canon at St Mary's Cathedral, Aberdeen. A graduate of Aberdeen and Cambridge, he studied for the priesthood in Rome and has worked for the BBC's religious affairs department. He said: "I often try to weave a degree of poetry into my sermons and draw conclusions from it." He said preaching "must become tailored to the times we live in": the attention span of congregations was shorter and the style had to be brief and pointed.



The Rev Christopher Burkett, 44, vicar of St Mary Whitegate and St Peter Little Budworth, Cheshire, is married with three young daughters. He started preaching occasionally as a teenager to help the hard-pressed local vicar. He also sometimes preached at Warwick University and edits the international prayer journal *Encounter*. He believes sermons help to bridge the gap between God and day-to-day life. Sermons are "glimpses of the eternal in ordinary, everyday circumstances".

familiar passage of scripture, an insight which suddenly illuminates it for me."

The five were chosen from a shortlist of 30 after assessors from the College of Preachers visited them in their churches and chapels to hear them preach. The 30 were whittled down from the 250-plus entries after they submitted written texts of sermons they had preached. Bishop Turnbull

said the finalists represented a good cross-section of denominations and geography.

On the judging, he said: "I would want to learn from a sermon. I want explanation, to be enlightened. I want some help in seeing the relevance of the information for me and the social and world environment in which I operate. I also want inspiration, something that stirs my imagination and gives me

courage to explore. I want exhortation, something that challenges my will. Finally, I want to see conviction that the sermon is a high point of worship."

The five will compete for the title during a service of prayer, worship and meditation at Southwark Cathedral on October 30 at 2pm. Each will be invited to address a separate text from the psalms. To coincide with the final the 30 shortlisted sermons will be

published in the second *Times Book of Best Sermons* (Cassell, £9.99).

The winner will be presented with a specially commissioned sculpture, a bronze of a dove by the Chelsea sculptor Ros Stracey. All are welcome to attend the final at Southwark Cathedral. Entrance is free.

Reluctant Runcie, Weekend, page 1
At your service, Weekend, page 15

Credo

Understanding life is a game of two halves

Rev David Wilbourne

Are we often in two minds about something? Behind that hackneyed phrase is a psychological and even spiritual question worth investigation.

At the risk of over-simplification, it is all down to the brain's two hemispheres. Each and every personality is composite, consisting of dynamic interaction between two sides of the brain. Personality fragmentation takes place when the interaction is destructive, rather than constructive, or when the cord connecting the two hemispheres is severed — an alarming side-effect to what was initially considered a cure for epilepsy. It seems, therefore, that unitary personality is both a false goal and a false god.

Another unitary theme the churches are currently embracing on is their annual harvest festival, celebrating harmony in creation. That belies a reality where natural and political order seem anything but harmonious. The Middle East and Ireland, to take two examples, present all the hallmarks of a fragmented personality. Yet those who look towards healing need not be afraid of a continuing dynamic tension, as if conformity and uniformity were the only essence of peace. For if such tension is the *sine qua non* of personality, then it may be the same necessary ingredient elsewhere.

There may be similarly false expectations of wholeness which undermine modern marriage, as if harmonious calm was the only criterion for a successful partnership. And what of the Church, by schisms rent asunder? Again, is tension all bad? Can, for

instance, the debate and division over the ordination of women be seen as a sign of life, of a development of a personality which subsists in two integrities, rather than as a sign of doom?

The Church is not helped by repeated bouts of golden-ageitis, looking back to an origin of one faith, one Church, one Lord. Yet this age never was. The New Testament testifies to a plethora of controversies. Christianity was forged in a crucible of warring factions. The tension was not the problem. Cutting the cord was, as each sect retreated to its ecclesiastical ghetto and fired broadsides against heterodoxy. Yet those who cut the cord and effectively wall themselves in should bear in mind who precisely remains without the city wall.

The Trinity is a healthy sign of a dynamic personality in dynamic tension and interaction. Dualism is refusing to see both light and darkness within the one God, projecting his dark side onto a convenient devil. But the side-effects of this tempting solution make for a schizophrenic faith and paranoid world, with God's ultimate victory by no means a foregone conclusion.

If man really is made in God's image, then how the brain works may offer insights into the very working of God and creation itself. Makes you think twice, doesn't it? Or at least one thought for each hemisphere.

□ The Rev David Wilbourne is Domestic Chaplain to the Archbishop of York and Diocesan Director of Ordinands.

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Government must pay for asylum crisis, Hume says

MINISTERS must provide extra funding to voluntary groups faced with a "humanitarian crisis" as a result of the Government's policy on asylum-seekers, Cardinal Basil Hume said yesterday. Social security benefits have been cut for most people seeking asylum. The Archbishop of Westminster, speaking at the opening of a London night shelter for homeless asylum-seekers, said: "The

Government has a moral responsibility to provide financial support to those voluntary organisations taking the strain. The humanitarian demands they are faced with have become so much more acute as a direct consequence of government policy." The centre, run by the Refugee Council and the Westminster diocese, saw up to 80 people a day who were "literally destitute" he said.

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BRITISH MUSEUM

Coins in mint condition went down with mail steamer in the Bay of Biscay

Golden treasure from shipwreck to fetch £1.5m

BY DALYA ALBERGE
ARTS CORRESPONDENT

A SPECTACULAR haul of coins recovered from the wreck of a Royal Mail steamer that sank in 1882 is to be auctioned next month.

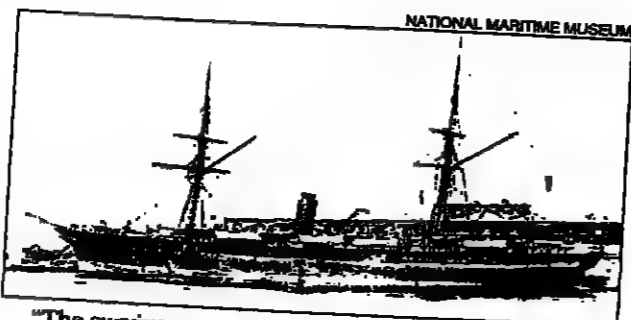
More than 10,000 gold sovereigns were recovered from the rusting hull of the *RMS Douro*, an elegant ship that foundered off Cape Finisterre after colliding with a Spanish liner. The treasure has been valued at £1.5 million and is to be sold in London by Spink's in November.

The *Douro* was coming to the end of a 10,000-mile voyage to Southampton from the trading ports in Brazil. Laden with coffee, diamonds and gold, it was within two days of home when, on a clear evening with a full moon, she collided with the *Yurac Bat*. Seventeen people on the *Douro* lost their lives and a further 30 were killed on the Spanish ship.

According to *The Times* of April 5, 1882, the *Douro* was badly damaged and sank within 30 minutes, stern first. Forty-nine passengers and 60 crew survived and were picked up by another British steamer, but "the mails, specie [coins], baggage and everything else were lost".

Crucial time was lost in the sinking as the lifeboats jammed in their davits. The rowlocks could not be found and it was discovered that the passengers were sitting on the oars. Plugs were missing from boats and passengers had to bail out water.

The search for the *Douro's* treasure began in 1949, when Nigel Pickford, 49, from south London, found a note in his father's diary. It consisted of just six words: "*Douro*, 1882, £53,000, Bay of Biscay". His father, Thomas, had started working in shipwreck research in 1945 and had located dozens of wrecks; together, they salvaged more than £100 million of lost cargoes. His



"The survivors are completely destitute": The *Douro* and the report on the sinking from *The Times*

THE TIMES, APRIL 5, 1882.
THE LOSS OF THE DOURO.

(FROM OUR CORRESPONDENT)

MADRID, APRIL 3.

I have just received the following telegram from a trustworthy correspondent in Corunna referring to the collision between the Royal Mail steamer *Douro* and the Spanish steamer *Yurac Bat*—

"On Saturday night the weather was clear. A large hole was made amidships of the *Douro*. The boats were immediately cleared away, but the *Douro* sank in 30 minutes. Forty-nine passengers and 60 of the crew escaped in the boats, and were picked up by the British steamer *Hidalgo*, which landed them at Corunna. The mails, specie, baggage, and everything else were lost. The survivors are completely destitute, many being only half clothed. Messrs. Tall and Schwind, Commandador Camara, and Lady Beecher's maid are missing, also the captain and four officers, the purser, and chief engineer, but the total number is uncertain. The

father had not pursued the *Douro* because, in the 1940s, the 1,500ft depth of the wreck was considered too great.

About 30 years after finding the note, Mr Pickford decided to develop the project. It took some ten years of research, delving into old newspapers, log books, Lloyd's Registers and ships' drawings. By 1992 he and the Swedish marine salvage specialist Sverker Hallstrom had narrowed the wreck site to 150 square miles. But finding the *Douro* proved difficult: there were no drawings of it, the search area contained many other under-

tilled wrecks from the Victorian steamship era and, at that time, a cargo of gold had never been recovered from inside a collapsed and rusting iron hull in such deep water.

The team worked with the aid of sonar scanning and a hydro-acoustic referencing system, from detailed surveys put together by Mr Pickford and Mr Hallstrom. After painstaking manoeuvres and a last-minute false alarm, the wreck site was found—and confirmed when a porcelain plate was dragged from the mud. On it was painted the once famous Royal Mail insign-

nia of a seahorse, confirming the wreck was the *Douro*. The *Deepsea Worker*, a powerful drill ship from an international salvage company, arrived on the scene. The treasure was found and brought to the surface in 1995 and then the team had to wait a year and a day to ensure that there were no claims on it. They managed to trace some of the owners, primarily banks, who will take a share of the proceeds.

The cargo includes 28,000 coins, among them 10,000 gold sovereigns, all in excellent condition. Mark Rasmusen of Spink said that most significant item was a 1,600 reis coin from 1780s colonial Brazil.

Most of the sovereigns date from Queen Victoria's reign. Some show a portrait of the young Queen by William Wyon and others bear the St George and the Dragon design used under George III. Also of interest are coins made in Australia, which the ship had just collected from a bank in Lisbon. They are said to be in mint condition, having never made it into circulation.

Among other items retrieved from the wreck are china cups, bowls and plates, all bearing the ship's insignia, two brass portholes and a pair of brooches.

Mr Pickford said he never doubted that he would find the steamer and recover the cargo, although at many times the operation had been frustrating. "You can never be 100 per cent sure in this business, but I thought we had a very good chance of finding it and identifying it."

Mr Hallstrom said: "The biggest moment for me was when I actually knew it was the right ship. That was more exciting to me than when the gold came up."

The treasure will be on public view at Christie's Ryder Street Rooms, London, from November 10 to 16 and on November 18, before the auction on November 20 and 21.

Mint condition: Sverker Hallstrom, who helped to find the *Douro*, with some of the 10,000 mostly Victorian gold sovereigns found among a haul of 28,000 coins

Eton chef escapes jail over fraud

An Eton College chef who admitted trying to pass forged £10 notes escaped jail after the school gave him a glowing reference and said he could keep his job if he did not go to prison. Police found 124 other forged notes at the flat in Eton of Dominic Brookes, 23, head chef of Walpole House, Winchester Crown Court ordered him to do 240 hours' community service and pay £350 costs.

Stepfather held

Nigel Rawlings, 33, of Uppingham, Leicestershire, was remanded in custody by magistrates at Melton Mowbray, charged with the murder of his 14-year-old stepdaughter, Sarah Bottomley.

Flying support

Pilots, engineers and ground crew from the Army Air Corps stationed at Dishforth, North Yorkshire, will man Green Goddess fire engines today as striking Derbyshire firefighters begin a fourth month of industrial action.

War pilot buried

A Canadian-born Spitfire pilot was buried in Adegem Canadian military cemetery, Belgium, more than 50 years after his plane crashed. The remains of Squadron Leader George Reid were identified in wreckage at Maldegem.

Rover ticket

A stray albatross lost in the London Underground system for four days after wandering onto the Northern line near Camden Town, north London, has emerged safe, four stops south at Tottenham Court Road.

Dogged tripper

A holidaymaker's Jack Russell terrier trapped for 20 days down a rabbit hole in sand dunes at Dunstan Hill, Northumberland, was found exhausted on the beach after apparently eating its way out through the sand.

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US airstrikes against Iraq expose allies' divisions over foreign policy

FROM CHARLES BREMNER
IN BRUSSELS

DISARRAY in Europe over the American airstrikes in Iraq has offered fresh proof of the European Union's inability to speak with a single diplomatic voice just as ministers meet today in Ireland to try to live up to the ambition.

Officials from the smaller EU states and the Commission are lamenting the sorry picture of

EUROPE

Europe again fumbling the Common Foreign and Security Policy (CFSP) which it devised at Maastricht. Since France opposed President Clinton's missile attacks, Spain and Italy voiced reservations and Germany gave lukewarm support. It was not surprising that Britain failed in an attempt in Brussels last Tuesday to

organise a common EU statement of support for Washington. The Union has repeatedly failed to rise to the occasion on foreign policy, from its inability to act over the conflict in former Yugoslavia to the need for American intervention to stop a threatened war between Greece and Turkey early this year.

At the foreign ministers' meeting today and tomorrow in Tralee, County Kerry, Klaus Kinkel, the

German Foreign Minister, and his federal-minded allies are likely to use the differences over the American strikes as a lesson on the need for revamping the EU's machinery in the revised version of the Maastricht treaty.

A big group of member states believes that Europe will endow itself with diplomatic weight to match its status as an economic superpower only when its members agree to a measure of majority

decision-making. There is wide support for mechanisms to ensure more harmony, including a dilution of the national veto. A number of EU states also back the idea of a shared Euro-seat on the United Nations Security Council, something that does not enjoy support from France and Britain, the two EU members who have permanent seats.

Britain is supporting plans to beef up the EU's diplomatic clout

with a new planning team in Brussels, but it argues that foreign policy by majority is an unworkable exercise. Malcolm Rifkind, the Foreign Secretary, constantly tells his EU colleagues: "The CFSP will only carry weight internationally if it represents a genuinely common policy."

President Chirac, who also wants to retain the veto in foreign policy, has just added fuel to the British argument with his stand on

Iraq. Germany's increasing tendency to flex its own diplomatic muscles, especially towards Russia and Eastern Europe, also raises questions about its will to defer to the majority.

The imminence of the British election is widely blamed as the main obstruction to progress, but the talks are also being diverted by manoeuvring over the much more momentous and difficult project of economic and monetary union.

Iraqi troops quit Arbil but remain poised to strike

AMERICAN airstrikes in Iraq may have put pressure on President Saddam Hussein's forces to withdraw from the city of Arbil, but those troops have not gone very far.

In Koshatapa, less than ten miles south of Arbil, what appeared to be an entire Iraqi battalion was settling in yesterday in positions scattered on either side of the road, apparently preparing for the long haul.

Buildings were being defended for TSS Russian-made tanks and about a hundred armoured personnel carriers. Iraqi army officers were also manning the two checkpoints that we managed to negotiate at the turn-off at Koshatapa for the Sulaimaniya road.

After five years of being excluded from the north of its own country, the Iraqi Government is back. It can thank disunity between the Kurdish partners—the Patriotic Union of Kurdistan (PUK) and the Kurdistan Democratic Party (KDP)—for being allowed to regain a foothold in an area which is meant to be a Saddam-free zone.

Yet the Iraqi leader has now installed his forces at the request of the people he once terrorised and oppressed. It was the KDP led by Massoud Barzani which invited in government forces to help to bring to an end the PUK's control of the city of Arbil, which once served as the capital of an Iraqi Kurdish administration set up by the two parties.

Speaking in his nearby headquarters in Salahuddin this week, Mr Barzani accused

Andrew Finkel, outside Arbil in northern Iraq, watches Iraqi troops dig in, apparently preparing for a long stay in what was once a Saddam-free zone

the PUK of siding with Iran to destroy his followers. He also accused the rest of the world of standing idly by. While he may have been forced to call for Saddam's help, he appeared unrepentant about his choice. Mr Barzani described the lifting of what he described as a PUK-Iranian threat as a "great achievement" by the Iraqi Government. "A great barrier has been lifted between Iraq and us," he said.

Yet many now question whether Mr Barzani possesses a spoon long enough to sup with the Iraqi leader. As far as one can tell, Saddam's troops have left Arbil. Although the troops now digging into the countryside beyond the city appear to be regular soldiers rather than members of the Republican Guard, nobody doubts the ability of the Iraqis to return to the city if they wish to do so.



For now the Iraqi artillery is pointing the other way, towards the front lines of the PUK, further down the highway. There are no armoured vehicles here, just a few buses and battered coaches to ferry the peshmergas (fighters) to their positions. They are commanded by Kosrev Rasol Ali, who was until last Saturday's attack on Arbil the prime minister of a Kurdish parliament. His office in the parliament building has been destroyed by Iraqi artillery. He now wears the baggy battle fatigues of a fighter.

According to the leader of the Kurdish parliament, the KDP launched dawn attacks on Thursday at about five places around Koshatapa and were relying on the Iraqis to safeguard the rear position. His remarks were confirmed by the smoke of artillery fire rising from the surrounding hills.

What the KDP intends is not clear. One explanation is that they are trying to maintain pressure on the PUK if only to persuade them to restore electricity to Arbil. The absence of power also means it is impossible to pump water to a city with an estimated population of 700,000 persons. The generating stations are near Sulaimaniya at Lake Dukan and are under PUK control.



Members of Massoud Barzani's KDP stand armed in their trenches near Sulaimaniya

The main reason for the absence of electricity is damage to power lines during last Saturday's fighting in the city. The United Nations has been brokering co-operation between Kurds on both sides. Jalal Talabani, the leader of

the PUK, pledged during an interview in his mountain headquarters at Kale Chawalan above Sulaimaniya, that he would do his best to restore electricity "to our people". There is still some suspicion among local aid

workers that Mr Talabani may be reluctant to surrender such a powerful position.

Life inside Sulaimaniya appeared to be calm, despite reports, denied by UN officials, that the city had come under Iraqi bombardment.

Britain gives up bid for UN unity against Saddam

FROM JAMES BONE
IN NEW YORK
AND TOM RHODES
IN WASHINGTON

DIPLOMACY

BRITAIN last night abandoned its effort to get the United Nations Security Council to criticise Iraq, after determined opposition from Russia.

The British decision, after three days of negotiation, marked the collapse of unity in the 15-nation council on the protection of the Kurds in northern Iraq and was a diplomatic humiliation for the British delegation.

"Consideration of a resolution on Iraq has ceased because the British have said, while their text remains on the table, that they have ceased consultation on it," said Madeleine Albright, Washington's UN Ambassador.

The original British draft, tabled on Tuesday, condemned Iraq and demanded that its troops returned to the positions they held on August 15, before the assault. Russia strongly criticised the British proposal and presented its own draft that included an implicit criticism of America for launching missile attacks without UN approval.

Britain flirted with the idea of forcing a vote on its resolution, and tabled it briefly yesterday before withdrawing it and abandoning its attempt. The proposal was also being resisted by France and China, both of which are also veto-bearing permanent members of the Security Council.

America, meanwhile, maintaining its capability to renew airstrikes against President Saddam Hussein, claimed yesterday that he was withdrawing most troops from northern Iraq but had left

behind a vast network of spies and secret agents to police the Kurdish enclaves.

US intelligence reported that the majority of troops, tanks and armoured personnel carriers the Iraqi leader had sent to Arbil were returning to the south, although some infantry units remained behind. Officials in the State Department said Saddam had left "a massive security presence", thought to be big enough to terrorise any opposition in the region.

"He did not simply vanish into the night in a benign fashion, leaving nothing behind," said Glyn Davies, of the State Department. "Saddam Hussein's footprint remains very much indelibly placed over that region of northern Iraq."

William Perry, the Defence Secretary, said that while intelligence reports showed a movement back to barracks by Iraqi forces, some infantry remained in Arbil. Iraq has so far respected the expanded no-fly zone across the southern half of the country and the Pentagon said nearly all Iraqi aircraft had been pulled out of the area between the 32nd and 33rd parallels.

American officials said a failure to remove all Iraqi forces from northern Iraq would not provoke further attacks despite reports from at least one Kurdish group that Iraqi soldiers were involved in factional fighting. "We're reserving the right to go back again if we need to," Mr Perry said. "That will depend very much on the Iraqi reaction. If they threaten our airplanes, then they will be inviting additional problems."

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Court ruling stalls post-apartheid constitutional law

FROM INIGO GILMORE IN JOHANNESBURG

SOUTH AFRICA'S Constitutional Court yesterday rejected sections of the post-apartheid Constitution in a move which could open the way for a new round of wrangling over its provisions.

Judge Arthur Chaskalson, the court president, hailed the Constitution, passed by parliament earlier this year after two years of tough negotiations, but said several areas of the 140-page document did not accord with all 34 constitutional principles laid out in the interim law drafted during multiparty talks to end apartheid.

The court's ruling amounted to a rejection of certain complex compromises reached between the African National Congress, the National Party and other groups that have provided for a unitary government.

In May the Constitutional Assembly, comprising both Houses of Parliament, adopted the new Constitution which, in the words of its chief negotiator, was the birth certificate of the rainbow nation. Approval was secured only after a last-minute agreement between the ANC and the former ruling National Party on key education, labour and property clauses.

F. W. de Klerk, the National Party leader, told parliament he was dissatisfied with aspects of the final draft and his support was motivated partly by the fact that a "no" vote would have forced the country

into a damaging referendum. The court rejected the proposed blueprint for permanent democracy in South Africa because it found fault with the reduction of provincial powers, the failure to entrench agreed fundamental rights and lack of protection for human rights watchdogs, including a public protector and auditor-general.

This means negotiators will have to look again at the legislative and fiscal autonomy of South Africa's nine provinces which provided a main sticking point during the two years of talks.

Last night, President Mandela's office welcomed the court ruling and said he did not anticipate any undue problems.

The ANC, National Party and Democratic Party pledged yesterday to renegotiate only the provisions rejected by the Constitutional Court. The Inkatha Freedom Party said it would comment after its national council had studied the ruling in detail.

Legal experts are confident that the problems are technical rather than fundamental, but there is no guarantee that political agendas will not creep back into the negotiations. No final agreement after three months raises the prospect of a referendum.

A row over provincial powers led Chief Mangosuthu Buthe's federalist Inkatha Freedom Party to walk out of talks last year and yesterday's

judgment creates an opportunity for the Inkatha to return to the negotiating table. Observers believe that if the views of the staunchly federalist Inkatha can be incorporated it will underpin the legitimacy and credibility of the final Constitution.

The court threw out the constitution for Kwa-Zulu/Natal province, controlled by Inkatha, saying that it gave powers to the provincial legislature, above and beyond those allotted in the interim constitution. It also rejected an attempt to make the provision of a Labour Relations Act, which redefined labour law after the transition to democracy.

The ruling affects a trade-off between business and labour in which they had agreed that the Labour Act would protect employers' rights to lock-out and the new Constitution would protect workers' right to strike. During negotiations the National Party reluctantly accepted a labour relations clause that failed to guarantee the rights of business and industry to protect themselves from strikes by locking out workers.

□ No death penalty: Mr Mandela has ruled out the death penalty in South Africa despite growing calls for it to be brought back as part of efforts to deal with soaring crime rates. Mr Mandela's view was announced by Desmond Tutu, the Anglican Archbishop. (AFP)



Thousands of people, including concentration camp survivors, in Budapest's Great Synagogue, the largest in Europe, at the reopening service

Tears of joy as Budapest synagogue reopens

FROM ADAM LEBOR IN BUDAPEST

MORE than 50 years after the Holocaust that cost the lives of 600,000 Hungarian Jews, the sound of the shofar (ram's horn) resounded across Budapest's Great Synagogue in a celebration of the reopening of Europe's biggest Jewish prayer house.

But for Hungary's 100,000-strong Jewish community, the biggest in Eastern Europe, the shofar heralded more than the restoration of the coun-

try's most important synagogue. The ceremony, on Thursday evening, was an affirmation of the rebirth of Jewish culture in Hungary, and a statement that the country's Jewish community is slowly rebuilding after the terrors of Nazism and the oppression of communism.

Seven thousand people, including concentration camp survivors, President Göncz of Hungary, Yitzhak Shamir, the former Israeli Prime Minister, Christian priests and thousands of Jews, jammed

into the 19th-century building. "It's wonderful. This happens only once in a person's lifetime," said Kalman Vesz, 72, a labour camp survivor. Tears streamed down his face as he stood in the synagogue for the 2½-hour service. "Something unexpected and extraordinary has happened."

"Now Hungarian Jews have their own important historical monument in the heart of the city, and they no longer have to feel like second-class citizens," said Rabbi Baruch Oberlander, of the

Lubavitch movement. "It is a symbol of the revival of Jewish culture and a focal point for Jewish life, and it is happening together with the Jewish schools that are teaching both children and adults about their heritage."

The revival of Jewish culture is being spearheaded by the young, who do not share their parents' legacy of fear about public displays of their heritage. Just a few years ago, to wear a Star of David in public would have been a brave gesture. Now it is a

common sight to see young Jews wearing Hebrew-language T-shirts and skull caps across the city's nightspots and crowding the courtyard of the Great Synagogue on Friday nights after Sabbath services.

The 137-year-old synagogue, which was on the edge of the Jewish ghetto under the Nazis, was hit by 27 bombs during the Second World War. Rebuilding has cost £35 billion forints (£5.7 million), 80 per cent of it donated by the Hungarian Government.

Rommel piano up for auction in Israel

FROM ROSS DUNN IN JERUSALEM

AUCTIONEERS in Israel are hoping that a legendary piano, retrieved by British soldiers after the defeat of Rommel, will fetch at least £400,000 today.

The Siena piano was designed by Sebastiano Marchisio, an Italian master harpsichord maker, and completed by his grandsons in 1825, after his death. They discovered that Marchisio had invented a unique instrument which sounded like something between a harpsichord and a piano and had taken the secret with him

to the grave. According to legend, the sounding board was made from the pillars of a collapsed church, which had been built from wood taken from Solomon's temple in Jerusalem.

The piano turned up in El Alamein during the Second World War, where it had apparently been taken to entertain German troops. British soldiers found the piano encased in plaster to protect its intricate wood carvings, including cherubs, gargoyles, birds and animals.

It was shipped to Palestine, where it was stored in a warehouse before being sold for £3 to Avner Carmi, a piano tuner.

After being restored, the piano attracted the attention of Artur Rubinstein and Leonard Bernstein, who reportedly marvelled at its sound.

After his death, Carmi's three daughters are selling the piano. One of them, Zaira Borochovitch, said her father was obsessed with the instrument. "Any money he had went to the care and cleaning of it," she said.

□ Tirana: The Albanian Parliament has ratified an agreement for the return of \$18 million of gold looted by the Nazis and held since the Second World War in Britain. (Reuters)

School blast kills woman

Lisbon: A woman was killed and five people were injured, three of them seriously, in an explosion yesterday at a primary school in central Portugal. Officials in Funchal, 125 miles northeast of here, said the blast appeared to have been caused by a bomb. Jose Soares, a town councillor, said that the explosion had caused extensive damage to the ground floor of the school. (Reuters)

Dubrovnik rocked by quake

BY EVE-ANN PRENTICE

AN EARTHQUAKE left at least one town badly damaged and caused tremors felt from Dubrovnik in Croatia to Sarajevo and Mostar in Bosnia-Herzegovina.

The earthquake was centred near the coastal town of Ston, about 25 miles north of Dubrovnik, and last night residents were facing a second night sleeping outside after many of the town's buildings

were destroyed on Thursday night.

There were aftershocks throughout the region yesterday. In Dubrovnik, which is trying to rebuild its reputation as a tourist centre, a spokeswoman for the United Nations said: "People are very uneasy; there was no panic but strong tremors were felt."

Rock slides closed the main road between Ston and Dubrovnik, but there were no reports of significant damage

in Dubrovnik, known as "the Pearl of the Adriatic". The tremor measured 6.0 on the Richter scale and initial reports indicated that about 80 per cent of the stone houses in the medieval centre of Ston were seriously damaged.

The quake was also felt on the Dalmatian islands of Brač and Hvar to the north and inland at Imotski and Sinj. Buildings were also shaken in Makarska, a coastal town 100 miles north of Dubrovnik.

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CHANGING TIMES

Clinton poll lead undented by new aide sex scandal

FROM MARTIN FLETCHER IN WASHINGTON

DICK MORRIS, Bill Clinton's disgraced political guru, was hit by a second sex scandal yesterday, but his downfall appears to have inflicted little political damage on the President, and Bob Dole's campaign was the one in patent disarray.

Three new polls showed the 73-year-old Republican trailing by between 14 and 17 points with just 61 days left, and in desperation he replaced his two senior media strategists with a team renowned for hard-hitting negative advertisements.

Mr Morris, who engineered Mr Clinton's political revival and orchestrated his "family value" crusade, resigned on the eve of the President's Democratic convention speech last Thursday after tabloid reports that he had a steamy year-long affair with a prostitute. The same tabloids yesterday revealed that Mr Morris, a married man, had also been having a 15-year affair with Barbara Pfafflin, 40, a Texan by whom he has a six-year-old daughter. "New Dick Morris Bombshell: The Other, Other Woman" proclaimed the front-page headline in the New York Post.

Mr Morris reportedly met Ms Pfafflin while working on a political campaign in Texas and she, like the prostitute, visited him in Washington's

exclusive Jefferson Hotel where he stayed while advising the President.

Mr Morris has refused to comment on any of the tabloid reports and appears utterly unshaken. He has signed a \$2 million (£1.28 million) book deal with the New York publishers, Random House, and has reportedly approached CBS Television about working as an election consultant.

White House officials are angry about the book, and worried it will embarrass the President, but more than 80 per cent of respondents in yesterday's Washington Post and New York Times polls said that their opinion of Mr Clinton was unaffected by Mr Morris's resignation.

This week's Iraqi crisis has helped divert attention and the two polls registered 69 per cent and 76 per cent approval of Mr Clinton's decision to order missile strikes. But the really alarming figures for Mr Dole were those showing surging economic optimism.

His campaign's centrepiece is his promise of huge tax cuts to stimulate economic growth, but such a radical change in policy has little appeal when 72 per cent believe that the economy is good — the highest figure since 1988 — and by 2-1 Americans feel better off than when Mr Clinton took office. Mr Dole was grounded by

Hurricane Fran yesterday, but Mr Clinton campaigned in Florida, a state no Democrat has won in 20 years, and was able to announce America's lowest unemployment figures in seven years.

Mr Dole replaced Mike Murphy and Don Sipple with an aggressive new three-man media team headed by Alex Castellanos, a veteran best known for an infamous race-baiting advertisement that helped Jesse Helms, the North Carolina senator, beat off a strong black challenger in 1990. Paul Manafort, the consultant who organised last month's Republican convention, is being bought in to coordinate the overall message.

One problem has been that neither Mr Sipple nor Mr Murphy had faith in Mr Dole's tax-cutting plan. But whether the new team can produce a coherent new advertising strategy in the little time left is questionable.



Onlookers pass debris left by the hurricane at Wrightsville Beach, North Carolina

Eleven killed as Hurricane Fran hits Carolinas

BY QUENTIN LETTS

AT LEAST 11 people were killed and coastal townships were left in tatters after Hurricane Fran ripped through North and South Carolina. Severe flooding was reported in low-lying areas after storm surges accompanied the 115mph winds. The hurricane hit land at Cape Fear, North Carolina, and residents who ignored evacuation orders suffered a terrifying experience. Pleasure boats, picked up by the gusts, flew through the air. Mature trees snapped like toothpicks, and tornadoes spawned by the hurricane tore down electricity lines.

Church steeples in Myrtle Beach and Wilmington were toppled, hotels lost their roofs, and in Kenansville, North Carolina, an 80-year-old courthouse dome was ripped away and was transformed briefly into a flying saucer. Overhead traffic lights bounced from their wires like yo-yos and the electricity supply to almost a million homes was lost.

Most of those killed were motorists, people either trying

to drive away from the approaching storm or talking locals who thought they could sit out the hurricane despite repeated warnings. Cars were struck by falling trees, and in one incident in Durham County a motorist and fireman were killed when a bough hit a fire engine. Homeowners and holidaymakers took shelter in town halls and Red Cross centres.

Although the hurricane was yesterday downgraded to a tropical storm, flooding became a severe problem. The 12ft storm surges were followed by up to 15 in of rain, and many coastal areas, already soaked from 17 in of rain earlier this week, were submerged.

The hurricane diminished as it careered inland, but yesterday the remnants of the storm headed north towards Washington. Virginia was posted on "tropical storm watch". Fran is the third hurricane of the summer, and the next is already gathering force 500 miles east of the Leeward Islands in the Caribbean.

US fears bomber trial reprisals

FROM QUENTIN LETTS IN NEW YORK

THE State Department has warned expatriate Americans to be on their guard after the conviction of three Muslim militants of plotting a series of bombings on airlines bound for the United States.

There were also fears of a retaliatory strike on American soil by allies of Ramzi Yousef and his two co-defendants.

Given the conviction, the State Department advises Americans travelling abroad that the potential exists for retaliation by Yousef's sympathisers against American interests, an official statement said. "While we have no specific threat information, American citizens travelling abroad should pay close attention to their personal security practices in light of the potential threat."

A further warning came from James Derian, a professor of international relations at the University of Massachusetts, who said: "It is

possible there will be future acts of terrorism in, in some way, liberate or avenge."

Rabbi Marvin Hier, an authority on terrorist matters, added: "If Yousef had many students, they will be thinking, 'How can we cause great havoc against the evil monster out there called the United States of America?'"

James Kallstrom, head of the FBI in New York, called Yousef and his colleagues "cowardly scum". Mr Kallstrom is leading the investigation into this summer's crash of TWA Flight 800, which looks increasingly to have been the result of a bomb. Supporters of Yousef argued that the TWA crash had made the jury at the Manhattan District Court sympathetic to the arguments of the prosecution. Yousef and his co-defendants are due to be sentenced on December 5. They are likely to be jailed for life.

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Arabs flock to 'Beirut-on-Thames' as Bayswater becomes political capital of the Middle East

Souks move to the Smoke

THE intellectual and political capital of the Arab world today is London. Two thousand miles from the Middle East, London plays a vital role in the lives of more than 100 million people, surpassing Paris in its heyday.

London is now the publishing centre for leading Arabic newspapers and magazines, the meeting place for political movements, the magnet for dissidents and exiles and, increasingly, the centre for Arab banking, investment and, more dubiously, arms dealing.

Summer always draws attention to the Arab presence. An estimated one million visitors came this summer, for the shopping, the climate, the language—English being now a lingua franca in the

ARAB LONDON
by MICHAEL BINYON



Middle East—and the connections. With Cyprus too small, Lebanon too devastated and France increasingly hostile to Muslim communities, London is now the city of choice where Arabs can meet, gossip, trade, plot and have fun. Parts of Bayswater smell, sound and look like a Middle Eastern souk. No wonder they call it Beirut-on-Thames. But the core of London's attraction remains its communications industry. At the

last count there were around 50 Arabic papers and magazines based here. London was the haven for committed editors when the civil war destroyed Beirut, and has never looked back. It is the home city of two of the Arab world's main papers: *al-Hayat* and *al-Sharq al-Awsat*. Both are highly professional, with large staffs, satellite printing and competitive distribution in Arab capitals. Both are Saudi-owned, part

of the growing concentration of media in Saudi hands following the breakdown of the old tradition of press funding by political groups. *Al-Sharq al-Awsat* is the more pious, conservative paper; *al-Hayat* is livelier, more daring and appeals to younger readers with its scoops on the Algerian civil war and interviews with Arab rulers.

The new factor is television. Here the star is again Saudi-owned. Middle East Broadcasting Centre (MBC), which was founded in 1991, has just relocated to swish new studios in Battersea, opened by John Major last year. Its mixture of news, fashion, sport, music and film looks like the successful BBC formula, although the BBC's own attempt at an Arabic television service came to a sticky end this spring when the Saudi satellite owner pulled the plug after a row.

MBC, beamed to hungry dishes all over the Middle East, may be as influential as Nasser's "Voice of the Arabs" used to be: but its tone is less strident, its presenters more beautiful.



Fatima bin Hobo, one of MBC's leading news presenters

Extremists thrive on free speech

DESPITE the Government's crack-down on asylum-seekers, John Major's insistence that he will not allow Britain to be a base for terrorism and the efforts of M15 to increase surveillance of extremist leaders, the capital is still one of the best centres for Arab political and religious opposition groups.

There is quick access to Arabic and English media, a tradition of political literature and dissent, a flow of Middle East politicians and a 1.5 million-strong British community of Muslims. Above all there is little restriction on political activity.

There are dozens of groups, and most would have been represented at tomorrow's aborted London Islamic rally. Many attract little attention but the high-profile groups are those with a fundamentalist Islamist agenda who denounce Muslim governments accused of betraying Islam. Among them are the Muslim Brotherhood, which has just set up an information centre in Britain, an-Nahda, a banned Tunisian party, Muhammad al-Masari's Committee for the Defence of Legitimate Rights which denounces the Saudi Royal Family, and the National Council of Resistance of Iran, an Iranian Mujahidin opposition group.

Home cooking for the homesick

ARAB cuisine has long moved beyond the kebab houses and the Bayswater cafes that offer summer visitors a hookah and a game of backgammon on the pavement. Some of the standard fare has arrived, often via Cyprus, in the supermarkets: hummos, stuffed vine leaves, tahini, cous-cous, tabouleh and baba-

ghanouzh. Lebanese chefs are the acknowledged experts, and London now has a proliferation of Arab restaurants. Like any ethnic cuisine, they cater often for homesick exiles and visitors from the Middle East. But increasingly they are winning the hearts and stomachs of the natives.

THE TIMES

Black beauty stirs racist row in Italy

FROM RICHARD OWEN IN ROME

THE Miss Italy beauty contest was marred yesterday by a controversy over whether a black contestant, Denny Mendez, should be excluded because she is "not a typical Mediterranean type".

One of the judges, the fashion photographer Bob Krieger, was expelled from the jury for saying on television in front of an audience of eight and a half million that "a black girl cannot possibly represent Italy, because the women of this country all have white skins". To elect a black Miss Italy, he said, would be "a gift to those who want to prove that we are caving in to non-European immigrants, and who want to split Italy in two".

Mr Krieger's outburst re-

duced Signora Mendez to tears and caused uproar at the contest in the northern spa town of Salsomaggiore, in Emilia Romagna. It has touched a nerve at a time when fears of a north-south split are rising. The separatist Northern League, led by Umberto Bossi, is planning a "declaration of independence" in Venice next week.

The league has made an issue of growing racial and social tensions arising from increased immigration into Italy, especially from North Africa. Signor Bossi has warned that the south of Italy increasingly resembles "the Islamic developing countries of the Maghreb".

Signora Mendez, 19, was born in the Dominican Republic but acquired Italian nationality four years ago after she moved to Italy with her mother, who married an Italian. She has been dubbed "the black gazelle of Santo Domingo" by the Italian press.

Ezio Mirigliani, who runs the contest, said there was "no place for discrimination or racism" in it, and Signora Mendez would take part in the final tonight. Signora Mendez, who speaks fluent Italian, said she thought the Italians were "a little bit racist. When they look at me, I can see they think I am not really one of them. But I consider myself to be a black Italian."



Mendez says Italians are "a little bit racist"

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CHANGING TIMES

Physicians braced to cut into heart of Russian reform

FROM RICHARD BEESTON IN MOSCOW

RUSSIA'S senior medical fraternity was yesterday trying to establish whether President Yeltsin's decision to have open-heart surgery was a blessing or a curse for his profession.

As the country's attention focused on the surgeons who could hold Russia's fate in their hands, doctors braced themselves for the long and difficult period ahead dealing with an extremely awkward patient.

Outwardly, at least, doctors attempted to assure Russians, and the rest of the world, that the bypass surgery planned for the President later this month would be routine and safe. "They do a huge number of such operations and their results do not differ significantly from the West," said Mikhail Alshibayev, a surgeon at Moscow's Scientific Centre for Cardiovascular Surgery. "The difference is limited to the level of equipment and availability of medicines. But this does not apply to the President." The

Kremlin leader's welfare will be in the hands of Yevgeny Chazov, the head of Moscow's Cardiological Centre and one of the most experienced doctors in the country. He first came to public attention when it was revealed that he was responsible for keeping alive Leonid Brezhnev, the late Soviet leader, whose rule lasted far longer than anyone imagined was medically possible.

Dr Chazov said last night that if the Russian leader chose to be operated on at his clinic, the procedure would be entrusted to Professor Renat Akchurin, the head of the heart department. In spite of the assurances, doctors were privately aware of the stakes involved in the operation and the catastrophic consequences if the operation fails.

To some extent they are in a no-win situation. If the surgery goes well, it will be recorded as one of thousands performed successfully in Russia every

year. If it goes badly they will be blamed for endangering Russian democracy and triggering a dangerous succession contest.

Certainly they will be treating one of the most difficult patients in the country. After his first heart attack last summer President Yeltsin threw himself back into his job too quickly and suffered a second seizure in the autumn. Then he fought a gruelling and stressful presidential campaign over four months, which caused another relapse at the end of June.

In addition to his erratic behaviour, the Russian leader is also prone to extended drinking sessions, bouts of depression and suffers from other ailments, particularly his bad back. President Yeltsin's doctors can, however, take some comfort from the historical precedent of stormy relations between Russian leaders and their physicians.

The failure of court doctors to treat the ailing Crown Prince Aleksandra led Tsarist Russia to turn to Rasputin, the Siberian mystic and faith healer, whose influence over the royal family contributed to its eventual downfall.

Under Soviet rule the situation scarcely improved and in one particularly notorious episode the entire medical profession was threatened with persecution under Stalin's infamous "Doctors' Plot", when a group of doctors, mainly of Jewish origin, were accused plotting to "wipe out the leading cadres of the USSR".

The purge never took place because Stalin suffered a stroke soon afterwards and died, some suspect because doctors were too frightened to treat him or deliberately let him die.

Last year President Yeltsin fired one of his physicians, apparently for being too insistent about the need for the Russian leader to change his unhealthy and stressful lifestyle.



Booked: As part of a Russian government crackdown on tax evasion, officers of Moscow's tax police yesterday arrest employees of a company that had refused to show its financial accounts to the revenue authorities

US eases pressure on Yeltsin over Nato

FROM ROGER BOYES IN BRINN

AMERICA is stretching out the calendar on Nato's eastward enlargement to ease the pressure on President Yeltsin as he fights not only to regain his health but also to keep his grip on power.

That message emerged after talks yesterday between Warren Christopher, the Secretary of State, and Helmut Kohl, the German Chancellor. Herr Kohl is due to meet Mr Yeltsin today in his dacha outside Moscow in part to determine how the physical condition of the Russian leader is affecting his position in the Kremlin.

Mr Christopher made plain, during the talks and in a Stuttgart speech, that neither America nor Nato was willing to accept a Russian veto on eastward enlargement. Nor was Washington ready to make the Organisation for Security and Co-operation in Europe the main security vehicle for the continent — a long-standing wish of the Russians. Nato, he said, would remain "the central pillar of our security engagement".

But Mr Christopher, whose speech was supposed to set out the European view of security arrangements in the coming century, avoided detail when it came to discussing eastward enlargement. A Nato summit, he said, would be held next year to determine the list of new entrants to the alliance. But the Germans had been pressing for a firm timetable and favour a summit as early as March, in which Poles, Czechs and the Hungarians



Christopher, Russian, veto not acceptable

will be named as the most favoured candidates.

Officials close to Mr Christopher seemed to suggest yesterday that this summit would be held in the summer at the earliest. The reason for this disagreement between Bonn and Washington is the American concern about the condition of Mr Yeltsin.

Nato enlargement could be seriously harmed if it became part of a struggle for the Kremlin succession. The formal announcement that Poland will join Nato is expected to pump up the rhetoric not only of Russian Communists and nationalists but also give ammunition to General Aleksandr Lebed, the Russian security chief.

The American idea seems to be that a special "Charter for Russia" should be worked out in advance of the nomination of Nato candidates. At the same time, Mr Christopher said, "Ukraine should not be neglected and should be encouraged to stick to a pro-Western course." This comment may have been inserted late into the speech, after his talks with Herr Kohl who has just returned from a visit to Ukraine.

World leaders who kept tradition of medical secrecy

FROM TOM RHODES IN WASHINGTON AND SUSAN BELL IN PARIS

IN THE past the question of the American President's health was so closely guarded that often only a private physician was privy to his medical history.

When the Stock Exchange collapsed in 1893, for example, Grover Cleveland, the American President, diagnosed with cancer of the mouth, ordered that he be operated upon in the secrecy of a private yacht. Not even the Vice-President was informed of the surgery, which resulted in the removal of large parts of Mr Cleveland's upper jaw.

The political concerns of revealing details about the health of the American leader persisted until the 1960s. Woodrow Wilson, who suffered a stroke while in office and was incapacitated for four months, revealed only scant details of his crippling illness.

Franklin Roosevelt, in addition to polio, had dangerously high blood pressure and, on being sworn in for a record fourth time in 1945, was already suffering from severe heart disease. He died three months later.

John F. Kennedy hid from his closest aides a condition known as Addison's disease, a failure of the adrenal glands, which he felt might have affected his election chances against Richard Nixon in 1960.

It is not just American presidents who have shown reluctance to reveal their state of health. Francois Mitterrand, the former French President, underwent three operations and chemotherapy for the prostate cancer which finally killed him, aged 79, on January 8 this year. His

cancer became a focal point for controversy when his former personal doctor, Dr Claude Gubler, revealed shortly after his death that the former President had known about his illness since 1981 and had ordered that it be kept a state secret for 11 years.

In America, however, since Lyndon Johnson proudly raised his shirt to display the scar from a gall bladder operation, even the stoniest of ailments have become a matter of both public interest and intense speculation.

Long tracts were devoted to Ronald Reagan's battle to beat colon cancer and his operation at Bethesda Naval Hospital was chronicled in loving detail, hour by hour, with vivid graphics displayed for the television cameras.

This week, a cyst was removed from President Clinton's neck in an operation that lasted about 15 minutes. The White House offered a full description of the operation but, despite repeated calls from Republicans, has refused to release Mr Clinton's medical records.

Just before an election, perhaps the American President has reverted to the secret antics of so many of his predecessors.

WORLD SUMMARY

Mother Teresa out of clinic

Delhi: Mother Teresa, 86, defied her doctors yesterday and checked out of Woodlands Nursing Home in Calcutta after being treated for heart problems, pneumonia, fever and malaria (Christopher Thomas writes). She was ordered to take a long rest before resuming work for the Missionaries of Charity Order she founded six decades ago.

She thanked doctors as she left, leaving them astounded by her recovery. "May God bless you," she said. Dr G. K. Sen, the clinic's medical director, said the six doctors looking after her had agreed that she could be discharged today but Mother Teresa insisted on leaving immediately.

Blazing sheep ship missing

Sydney: A blazing, abandoned ship with almost 70,000 live Australian sheep on board has gone missing somewhere in the Seychelles area of the Indian Ocean, officials said.

The vessel and its cargo — which prompted protests from animal welfare groups — had still not been found hours after a rescue tug from the Gulf of Aden and a converted car carrier from Karachi reached the area where it had been abandoned. (Reuters)

Molesters may be castrated

Singapore: Singapore may consider penalising child molesters with castration. Chief Justice Yong Pung How said in remarks published here.

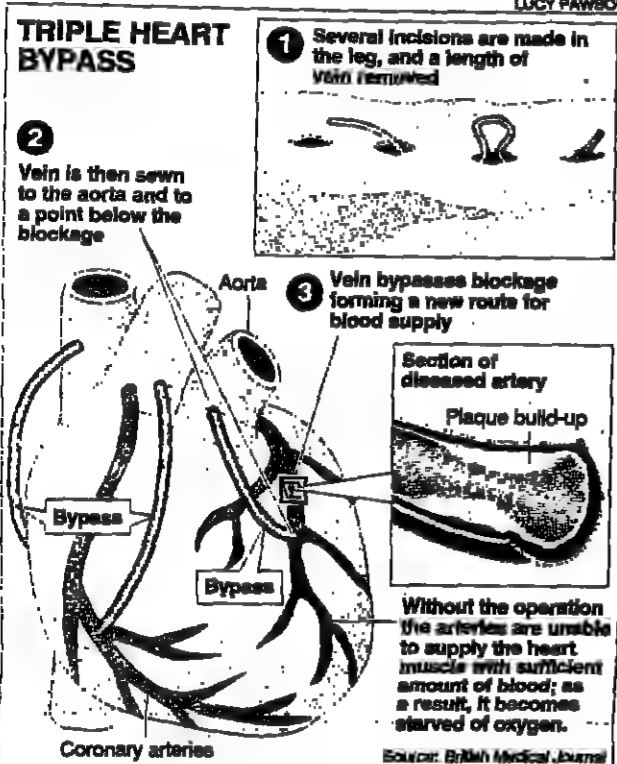
The *Straits Times* said he spoke of castration when he threw out an appeal by an incorrigible sex offender who was sentenced to 20 years' preventive detention and 24 strokes of the cane for molesting five schoolboys. (AFP)

Sydney Games president quits

Sydney: Businessman John Iliffe, 59, announced he had quit after only six months as Sydney 2000 Olympics president, hinting at differences with the organising committee. Michael Knight, the New South Wales Olympics Minister, said he would assume Mr Iliffe's role, but with the title of chairman. (AFP)

Kitchen killing

Hong Kong: A Chinese dim sum cook was jailed for life by a Hong Kong court for killing his boss and carving her up after claiming she had become too amorous, offering him money for sex. (Reuters)



Three-way route to recovery

THE fact that President Yeltsin is to have a triple heart bypass operation indicates how extensive the coronary arterial disease is and how many of the arteries were identified as being blocked when they were X-rayed by angiography.

Although to the lay person it sounds particularly sinister when the operation is described as a double or triple bypass, it would be expected that a man of Mr Yeltsin's age, build and lifestyle would re-

quire a multiple bypass. It is unlikely that Mr Yeltsin would have single coronary arterial disease requiring surgery rather than the more usual treatment by angioplasty. This is the technique of expanding a balloon inserted into a coronary artery so that it flattens any obstruction against the arterial wall.

In a bypass operation, a length of vein is cut from the leg, or the internal mammary artery is taken from within the chest wall and grafted on to

the aorta before being attached to the coronary arterial tree below the obstruction. In this way, the vein provides an effective bypass.

The operation is a long one, usually taking four or five hours. For much of this time the patient's life is maintained by a heart-lung machine, since the heart has been stopped and has to be restarted.

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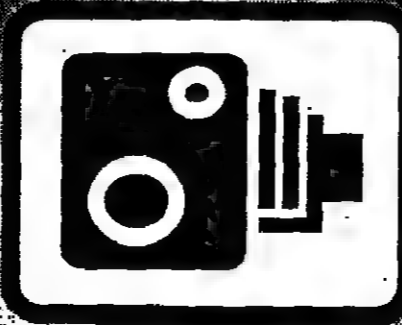
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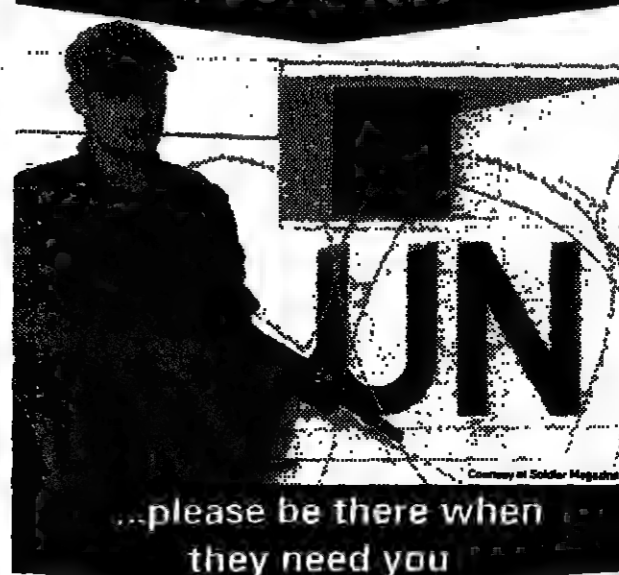
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DESIGN

Should Norman Foster's new mega-tower be allowed to overshadow the City's skyline?



RISING STAR

'I was a cliché — a starving artist in a cold garret,' says the painter James Hague

THE TIMES ARTS



GOING OUT

From Michael Flatley, on tour with his dazzling new show, *Lord of the Dance*...



GOING OUT

... to Daniel Barenboim in Birmingham: all the top events are in Weekend, page 14

ARCHITECTURE: Marcus Binney on a plan to build a 94-storey skyscraper in the City of London

Is this a tower too far?

Nor since Sir Christopher Wren has an architect had such an eye for the main chance as Sir Norman Foster. On Monday he will reveal a spectacular plan for the tallest building in Europe on the site of London's bomb-devastated Baltic Exchange — a 94-storey, thousand-foot skyscraper twice as high as the NatWest Tower — topping, no doubt to the chagrin of his German clients, the 984 feet of his Commerzbank tower now rising in Frankfurt.

Foster has told the Royal Fine Art Commission that the proposed tower will usher in a new era in the City, the first in a generation of very, very high buildings. This is no slender pencil tower but a building capable of housing 10,000 workers, with individual floors of 30,000 square feet. Early sketches showed a kidney-shaped building set back at different stages.

Paul Drury, head of English Heritage's London division, says: "I personally feel it would dominate not only the City but the whole of London, pushing St Paul's aside in a way that the NatWest Tower does not, and become the image of the capital." This, of course, may be precisely what the City Corporation wants.

A serious debate is needed as to whether we want still higher buildings in London and, if so, where they should go. Some of the most beautiful

and urbane capitals have eschewed high-rises altogether. Copenhagen and St Petersburg are the best examples, while the beauty of Paris owes much to the ban on tall buildings within a three-kilometre radius of the Elysée Palace. Manhattan may be thrilling but Washington is beautiful precisely because of stringent height controls.

In London, there was a standard 70ft cornice line until Harold Macmillan allowed the London Hilton to breach it. Then followed a rash of tall blocks which blight Hyde Park to this day.

The Square Mile had an extra level of control in the form of a 5:1 plot ratio, allowing the equivalent of five times the ground area to be built on the site. What few realise is that the City suddenly abandoned plot ratio controls a few years ago. Now, in theory at least, the sky's the limit and Foster is the first to exploit this fact.

The City's volte face was prompted by competition from Canary Wharf and Docklands. It has opened the door to what the City planner Peter Rees calls the "Nissan car plant argument": if a major international corporation will bring its business your way, you level hills or flatten old buildings to meet its requirements.

The City did just this for Deutsche Bank when it decided to move its headquarters to



Sir Norman Foster's proposed tower would be twice the height of the skyscrapers that already dominate St Paul's

London. To provide the bank with a large enough "floor plate", it was allowed to bridge Great Winchester Street.

There are also controls over the views of the dome of St Paul's from the river or from Richmond Park, Hampstead and Highgate. But the Baltic Exchange site, as Foster spotted, is outside any of these protected viewing cones. It will be affected by new planning guidelines covering high buildings in London, which are expected shortly. These will be subject to public consultation.

There is a case for seeking to demolish all tall buildings in central London during the next 50 years, although now that tower blocks are candidates for listing, this seems an impossible goal. The debate is skewed by the fact that so far the capital lacks a single high-

rise building of star quality in world terms. The Stock Exchange Tower is demonically ugly and most of the others just lumpen or dumpy. The only one with real grace is the Commercial Union tower overlooking Leadenhall Street. Rogers's Lloyd's, awesome as it is, repels as many people as it attracts.

The banks and finance houses which will occupy the new tall building want much, much larger floor areas on every level than exist, say, in the NatWest Tower. To achieve elegant proportions, it may be necessary to build far higher, as Foster has recognised, to 80 to 90 storeys.

Also at stake is what remains of the traditional character of the Square Mile. Twenty years ago it was one of the most harmonious quarters in Europe, street after street of

handsome, stone-built Victorian and Edwardian banking palaces. Today it has just 540 listed buildings, and these are under increasing threat.

Building higher might reduce the pressure and allow more old buildings to survive. The Rogers Partnership has achieved just this with its plans for Lloyd's Register on Fenchurch Street, keeping the opulent Edwardian corner building and adding a soaring transparent block behind. The

creative way forward may be just this, thrilling new buildings in dramatic contrast with fine old ones. Precisely because the City is not on a grid plan like Manhattan, the possibilities for surprise and contrast are boundless.

It depends wholly on saying goodbye to hack commercial firms and bringing in the real talent. Britain has an abundance of good architects — but unless they get the work, the City's decline will continue.

GREAT BRITISH HOPES

Rising stars in the arts firmament
JAMES HAGUE

Age: 25

Profession: Painter

Dab hand: Hague's self-portrait won this year's BP Portrait Award competition. His painting, with its subtle echoes of Cubism in the creased skin and its combination of raw flesh tones and sensitive brush work, is being compared to Lucien Freud and Stanley Spencer.

Where to see his work: Until October 20, his self-portrait is hanging in the National Portrait Gallery with the other outstanding entries for this year's BP Portrait Award.

Hard to pin down: The artist himself is more elusive. After a chain of phone calls to Hague's friends whose sofas, it seemed, he had always just vacated, I eventually caught him in Newcastle where he formerly studied Fine Arts.

Where has he come from? Hague, son of a fingerprint expert and a chiropodist, grew up in Derbyshire. Since art school he has been scraping a living in Paris, working by day as a pavement artist, copying classical masterpieces. By night, he painted portraits for himself. "I was a cliché," he declares. "A starving artist in a cold garret."

On his self-portrait (shown above): "It is about economics, the economics of paint," he elucidates. "There isn't very much paint in it because, literally, I hardly had any. People keep comparing it to Freud," he adds. "But at the time I was looking at medieval works."

On the state of the art: "There are a lot of people doing portrait painting now. The standard is very high. But much of it, though technically brilliant, is impersonal."

Ultimate ambition: "At the end of the day," he says, "I like to paint something I can sit in front of for a long time like a television. Hopefully, viewers can build a relationship with the person I painted even though they don't know them."

KATE BASSETT



review

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■ OPINION

Manchester has taken a £42 million gamble on the chancy science of acoustics



■ THEATRE

The Latin spitfire takes over as the new Norma Desmond in *Sunset Boulevard*

THE TIMES ARTS

■ JAZZ

The consummate lyrical gifts of the great cornettist Ruby Braff go on show in London

■ ON MONDAY

Does Ben Elton's novel *Popcorn*, soon to be staged, fairly lampoon the ethics of Hollywood?

A new concert hall! The very words brim with optimism, do they not? The city that builds a new concert hall sends out clear signals. It is prosperous but enlightened. Respectful of cultural tradition but far-sighted. Bourgeois, certainly; but dynamic with it. And, of course, keen to flaunt its musical heritage.

Manchester has much to flaunt. The Hallé Orchestra has been the city's proud ambassador for 140 years, and under the demanding Kent Nagano it is perhaps regaining the flair of 30 years ago, when the adored John Barbirolli was at the helm. The fine BBC Philharmonic has its home in the city; so does the Manchester Camerata, the Royal Northern College of Music, excellent amateur choirs, terrific brass bands, and one of the best university music faculties.

What Manchester lacked was a top-notch concert hall. But next Wednesday the £42 million Bridgewater Hall opens. First hooray: after a few early alarms it is finished on schedule and within

A sound investment? Wait and hear

budget. How very different from London's ghastly chronicle of bungled culture palaces: the ten-year-old Barbican Centre; the "whoops there goes another hundred million" British Library; and of course that disaster-in-waiting, the Opera House redevelopment.

Second hooray: the hall symbolises a born-again confidence in the city. Sir Bob Scott's spirited dash for Olympic glory, though it ultimately failed to bring the wretched Games to Britain (thank heaven), did much to refocus Manchester's civic purpose. The revival of United's fortunes; the ascendancy of the city's pop groups; even Manchester's stoic determination to maintain business as normal in the devastating aftermath of the IRA bomb: all this has rekindled pride. The hall, with its uncompromising stainless-steel roof and massive

presence, epitomises that reborn resilience.

And the third hooray? Well, that must be withheld until Wednesday. For of all the architectural challenges known to mankind, the building of a concert hall is perhaps most prone to horrible, unrectifiable errors. As with the making of violins, it is a skill that was perfected with mysterious ease by the craftsmen of earlier centuries — think of Vienna's Musikverein or Amsterdam's Concertgebouw — but then apparently mislaid until very recently.

Why? Well, greed — or to put it another way, economics — played a part. The ideal hall for music is a shoebox shape with a mostly wooden interior and little balcony. It seats no more than 2,000 people. Unfortunately, 20th-century architects were usually pressurised into delivering halls that made sense



RICHARD MORRISON

commercially and politically. That meant building huge overhanging balconies so that thousands could be packed in for popular concerts (the Festival Hall seats nearly 3,000); or using concrete interiors;

or (as with the Barbican) devising halls as conference centres first and musical venues second.

London has suffered particularly badly. The Albert Hall was intended as a giant, communal wigwam for genteel Victorian society, not a showcase for music. And the Festival Hall and Barbican were simply built in the wrong era, with the wrong materials, in the wrong shape. The disgrace is that, with all this lottery money floating about, there is no plan to build the outstanding new concert hall that the capital desperately lacks.

Luckily, top orchestras do not necessarily need top halls. The London Symphony Orchestra has prospered in spite of the Barbican. The New York Philharmonic copes with the barn-like Avery Fisher Hall. The Chicago Symphony has turned its hall's ultra-dry acoustics to its advantage, develop-

ing a crystalline precision. And the Philadelphia Orchestra has nurtured its luxurious timbres for decades in its universally reviled Academy of Music.

Conversely, a fine concert hall doesn't guarantee the presence of a fine orchestra. Two of the best concert halls built in Britain in recent years — at Nottingham and Basingstoke — have no resident orchestra at all. And I shall not forget the sardonic comment of a Texan music critic, as we emerged — shaken but not stirred — from listening to the Dallas Orchestra playing the first concert in its new, \$82 million hall. "With that money," he observed, sourly but accurately, "they could have bought a damn good orchestra and stayed in the old building." I hope he didn't repeat that observation to Ross Perot, who

had chipped in \$12 million from his own pocket.

Oddly, Manchester has eschewed the most revolutionary and, to my mind, successful acoustical breakthrough of recent years: Russell Johnson's amazing adjustable reverberation chambers, which have made Symphony Hall in Birmingham the finest music venue in Britain. Instead, the Bridgewater Hall will have a permanently fixed acoustic. So if the technical chaps have got their sums wrong, it ain't easy to fix. There will be some chronic nibbling of fingernails on Wednesday.

What's more, the Bridgewater has a very daring interior design: a shoebox shape, but with balconies that sweep down towards the stage. The idea is that 2,400 people will commune in comparative intimacy with the performers. But will the balconies cut off too much resonance? All will be revealed in four days' time. Good luck, Manchester. Let's hope that fortune, and acoustical science, favours the brave.

Cream of the cornettists

CHAMBER jazz does not come much classier than this. For many years Ruby Braff, the scorching Boston-born cornettist, seemed out of step with the on-wards-and-upwards ethos of jazz orthodoxy. But now that swing is respectable again, we are free to appreciate him for what he is: a consummate melodist.

How often do you hear musicians improvise on *Come Fly With Me*? In Braff's hands, Jimmy Van Heusen's melody took on a more wistful flavour, while *Change Part-*

Ruby Braff
Pizza Express

nars demonstrated the extraordinary vocal aspect of his solos. Compared with the fiery records he made in his youth, Braff's playing has shed some of its dynamic range but his mastery of timbre remains unrivalled. Few horn players can sustain a burnished tone

at such low volume while negotiating nimble leaps into the lower register.

Bassist Dave Green and drummer Allan Ganley both responded to the openings that Braff created for them — and whenever the leader risked adding one curlicue too many, Brian Lemon was on hand with another astringent piano solo. Another treat awaits next week when Braff will be joined by the American guitarist Howard Alden.

CLIVE DAVIS

Matt Wolf meets one-time 'Latin spitfire' Rita Moreno, back in the big time in *Sunset Boulevard*

Perfectly Norma

From Monday Rita Moreno will be the fifth Norma Desmond to descend the gilded staircase of John Napier's deliciously gaudy set for *Sunset Boulevard* at the Adelphi Theatre. And she is also the most unexpected casting yet. While previous Normas — Paul Robeson, Elaine Paige, et al — were either Broadway divas or huge-voiced Londoners, Moreno is a one-time MGM starlet who has won every award going (Oscar, Tony, Grammy, Emmy) without ever allying herself exclusively to musicals.

She is as likely to be found in California leading a domestic home life with her husband Leonid Gordon, a doctor, as she is to be scrambling after the great roles that — in any case — do not come her way daily. "My age is a difficult thing," she admits, her voice bearing no trace of the "Latin spitfire" accent of Anita in *West Side Story* (which brought her a 1961 Supporting Actress Oscar). "There just aren't that many roles in any medium for women my age, especially in musicals," adds Moreno, who at 64 is the oldest Norma yet. "There's Chita Rivera, there's myself. But we're like dinosaurs; those of us who do everything are dying out."

What about Bernadette Peters? Tyne Daly? Madonna? "I don't know if she's the actress yet that we are," Moreno says of Madonna. "Can Bernadette dance? Tyne doesn't. It's always two of acting, singing and dancing — but not all three."

Moreno was shortlisted to succeed Glenn Close in the Los Angeles premiere of *Sunset* in 1994 when Close left to open the show on Broadway. "I'm sure they saw every woman past 30 in the world." In the event, Faye Dunaway got the part only to have the production close around her.

Moreno's eight-week London stint brings her back to a West End she last played in 1964. Then, prior to the press night, she replaced Nyree Dawn Porter as the second female lead in the London premiere of Broadway's *She Loves Me*, opposite Anne Rogers and Gary

Raymond. "They wrote a special song for me, *Brains*; it was such a scene-stealer," *Sunset Boulevard* also returns Moreno to the big time, a sensation she has only intermittently enjoyed since she won her Oscar, so she will empathise fully with Norma when, in the second act, she revisits the studio that spurned her.

"I bring with me a world of experience and disappointments and years of not being asked to do anything," Moreno says. "After the Oscar I didn't work in movies for seven years. That doesn't match Norma's 20 to 25, but it's good enough."

● *Sunset Boulevard* is at the Adelphi (071-344 0055).



Curtain call: Rita Moreno, now 64, returns to the West End stage after 32 years away

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BUSINESS EDITOR Lindsay Cook

SATURDAY SEPTEMBER 7 1996

Morgan Grenfell outflow tops £180m

By Robert Miller

NERVOUS investors have again withdrawn tens of millions of pounds from three European Morgan Grenfell funds at the centre of an international investigation.

About £70 million was cashed in yesterday in addition to the £114 million taken out on Thursday when dealings in the funds began again after a three-day suspension. A spokesman for Morgan Grenfell, which is owned by Germany's Deutsche Bank, said the outflow of money was "slowing down". Morgan Grenfell has said no investor

will suffer losses. However, a full-page advertisement in newspapers today, intended to reassure private investors, makes no mention of compensation. Deutsche Bank has taken on to its own books the unquoted securities held by the Morgan Grenfell funds at a cost of £180 million. It may have to pay out at least as much again in compensation to some of the 90,000 investors who were attracted to the funds by an apparently exemplary performance track record that lasted until the start of this year.

The investigation by the Investment Management Regulatory Organisation (Imro) seeks to establish when the alleged irregularities over unquoted securities bought by Peter Young, the manager of two of the Morgan Grenfell funds who was suspended on Monday, began. Stuart Mitchell was yesterday appointed as the new manager to the European Growth unit trust and European Capital Growth fund.

Investigators are looking into a series of companies, including the Luxembourg-based Russ Oil & Technology, many of which were set up through Wilier & Wolf, a Swiss law firm, in July last year apparently on the instructions of Mr Young.

As *The Times* reported yesterday, Imro officials are investigating allegations that Mr Young, whose assets have been frozen under a High Court order, used warrants in Xavier Mines, a Canadian drilling company, to secure a loan for all or part of the recent purchase of his £400,000 house in Amersham, Buckinghamshire.

As the Imro inquiry continues, the Serious Fraud Office is keeping a watching brief on developments.

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Prior says sorry to Simpson over pay

By Fraser Nelson

GEORGE SIMPSON, the new managing director of GEC, yesterday received a public apology from Lord Prior, the company's chairman, for the "embarrassment" caused by the public outcry over his pay package, potentially worth up to £10 million over five years.

Addressing the company's annual meeting in London yesterday Lord Prior said that the company had poorly organised Mr Simpson's arrival to the board. "I don't think we have handled this matter very tidily at all and I very much regret the embarrassment caused to Mr Simpson," he said.

Mr Simpson, dubbed "the fattest cat of all" after details of his proposed remuneration were made public, was formally elected managing director yesterday. Shareholders threatened to revolt by voting against his appointment until GEC tabled a revised pay package toning down the generous options of the initial offer.

The final deal offers Mr Simpson £300,000 up front, with a basic annual salary of £600,000 and annual pension contribution of £300,000. He will potentially enjoy two bonus



Sarah Gregory, marketing manager for Gucci Timepieces, with fake watches that were destroyed yesterday at the British Horological Museum in Nottinghamshire

Factory output starts to stir

By Janet Bush, Economics Correspondent

UK MANUFACTURERS enjoyed a tentative recovery in July, backing recent survey evidence that the sector is beginning to emerge from its stagnation this year.

But, taking the past three months together, manufacturing output has shown no growth at all compared with the previous three months and was 0.1 per cent lower than the same period a year ago.

The Office for National Statistics said yesterday that its estimate of underlying growth in manufacturing is still zero, as it has been since December. This served to underline the fact that any

manufacturing recovery is in its very early stages and is far from dramatic. Manufacturing grew 0.5 per cent in the month, having fallen 0.1 per cent in June. Overall industrial production, which includes the North Sea and energy companies, grew 0.5 per cent as well, having dropped 0.9 per cent in June. TheONS now estimates that industrial production is growing at about 0.5 per cent a year, the first positive estimate since January.

Eagerly awaited employment figures from America were published yesterday. The Labour Department reported a 250,000 increase in non-farm jobs in August and a sharp fall in the US unemployment rate, to 5.1 per cent, from 5.4 per cent in July. The rate is now at its lowest level for more than seven years.

Both figures suggested a slightly stronger labour market than Wall Street economists had been expecting. In an immediate reaction to the figures, the benchmark 30-year Treasury bond slumped a full point as dealers argued that the US Federal Reserve was now more likely to raise interest rates. However, prices in the bond market subsequently recovered.

Boss with a nose for a smart deal

By Claire Stewart

PAUL GOTLEY'S company makes an "electronic nose" to sniff out exotic chemicals, but he would also appear have a nose for a good deal in spite of issuing a profits warning earlier this year and losing money last year.

The chairman of Neotronics Technology yesterday announced a takeover that would give him a 50 per cent stake in the water and

and £40,000 from a forerunner of the British Technology Group, a state-owned body in those days.

Neotronics has accepted a £23.3 million offer from Zellweger Luwa, a Swiss listed company, which values it at 90p a share cash, almost double the 47p closing price on Thursday. The deal has been recommended by Neotronics directors who speak for 60.5 per cent of the shares, which last night closed at 87p

flammable gases. It operates in 17 countries and reported pre-tax profits of £16.7 million last year. Neotronics, based in Hertfordshire, incurred a loss of £680,000 last year. Mr Gotley said Neotronics had received other bid approaches before but added that the Zellweger approach was of interest because it was a particularly good fit.

Neotronics said yesterday that it remained less making although it contin-

Safeway and BP in joint venture

BRITISH PETROLEUM and Safeway are gambling that a mixture of groceries, petrol and alcohol is the recipe for retailing success.

The two companies yesterday announced a £100 million joint venture to build as many as 100 food and fuel sites, each of which will carry the BP and Safeway logos, across the UK. The first is to open next month in Basildon, Essex.

The sites, similar in concept to the new Tesco Express outlets, will provide everything from petrol and car wash machines to fresh produce and groceries. Safeway said the stores, each with some 2,000 to 3,000 square feet of space, in effect will be mini superstores, allowing more than just "top-up" shopping. Safeway hopes to sell alcoholic drinks in some of the stores.

Steve Webb, director of corporate development, said: "We would like to sell alcohol. People regard it as a normal part of their weekly shopping."

BP, for its part, hopes the stores will help to boost its petrol sales. The petrol price war has cut retail price margins from 5 per cent to about 2 per cent, and oil companies are looking for ways to wring more value from their petrol sites.

Mr Webb said Safeway expected sales of £20 to £30 per square foot per week from the stores. Analysts were sceptical, noting that Safeway's own superstores have average sales of just over £14 a square foot.

Mike Dennis, of NatWest Securities, said: "They would be doing very well indeed if they could get those sort of sales."

Safeway said it has the pick of BP's 2,200 petrol sites and should have a "big portion" of the 100 stores open by the end of next year. BP and Safeway will each take half the profit.

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WEEKEND MONEY

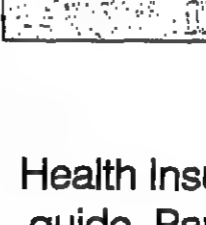


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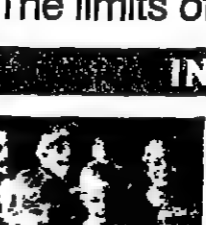
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Long Bond	95 1/8% (95 1/8%)
Yield	7.12% (7.15%)

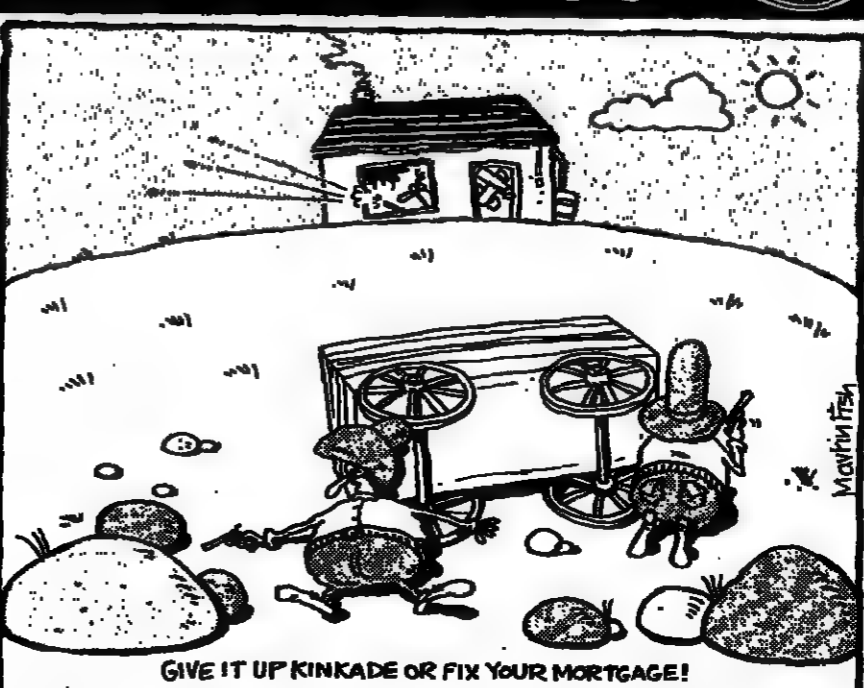
LONDON MONEY	
3-month interbank	5 1/8% (5 1/8%)
Like long bill future (Sep)	107 1/4 (107 1/4)

STERLING	
New York	1.5612* (1.5605)
London	
DM	1.5633 (1.5679)
DM	2.3270 (2.3290)
FF	7.3450 (7.3675)
Sfr	1.8921 (1.8930)
Yen	170.22 (171.08)
S Index	86.7 (86.5)

DOLLAR	
London	
DM	1.4910* (1.4885)
FF	5.0969* (5.0865)
Sfr	1.2160* (1.2081)
Yen	109.35* (109.20)
S Index	96.5 (96.3)

NORTH SEA OIL	
Brent 15-day (Nov)	\$21.70 (\$21.50)

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Mercury Portfolio Asset Management

A WORKING WEEK FOR: JOHN MONKS

From damage limitation to preserving identity

On the eve of the TUC conference, Philip Bassett meets the General Secretary who is keeping peace and seeking change

Monday
Tuesday
Wednesday
Thursday
Friday

WHEN one of John Monks's predecessors as General Secretary of the Trades Union Congress was tackled by an irate delegate because that year's annual TUC conference was so uninteresting, he replied: "Thanks very much."

Eight months at the outside from a general election, the outcome of which is vital to Britain's beleaguered trade unions, John Monks will be hoping that next week's TUC gathering will be uncontroversial enough to avoid damaging Tony Blair's chances of winning. He may well be disappointed.

"We are not a party political organisation," Mr Monks stresses. "I don't see the TUC playing any particular role in the election — though some unions affiliated to the Labour Party clearly will." Does that mean that the TUC, like the CBI, will be strictly neutral, raising questions that in doing so, each will be moving away from what is seen as its natural constituency — Labour for the unions, Conservatives for business?

"I recognise that at the last election half of all trade unionists voted for parties other than Labour," Mr Monks says. However, he is clear too on what he and the TUC want: "But I do have a preference: I look forward to a Labour victory."

For the past week, Mr Monks — now, at 51, four years into the job of leading Britain's unions — has been carrying out the final careful preparations for a conference next week at which every aspect of the unions' behaviour will be carefully scrutinised for its potential electoral impact on Tony Blair and new Labour.

Briefing the press, handling interviews and being much more in the public focus with the conference this week and next are atypical of John Monks's working weeks. They are spent much more talking to unions, certainly; but talking to business leaders and politicians just as much — perhaps more.

Monks seems as much at home on the management conference circuit as at the unions' annual seaside gatherings, and is now a natural noise on the BBC's *Today* programme, not an apparent outsider. Workplace visits will start his days in Blackpool next week, in keeping with his normal pattern of work: in the last year alone he has visited Ford, Smiths Industries, Boots, Welsh Water, Tesco and Ericsson among others.

Today he will briefly shrug off the cares of the last run-in to the start of the conference in the faded vulgar splendour of Blackpool's Winter Gardens on Monday morning by joining other members of the TUC's governing General Council to play cricket against the national news media's industrial correspondents in a traditional annual fixture where the inspirational ingenuity of the scorers usually far exceeds that of the players.

Then it's back to assembling for next week his team of the representatives of seven million union members — getting

on for half their highpoint of 13 million in 1979 — to bat at the TUC's conference not just on their members' behalf, but for all those people at work who feel insecure and disenfranchised by global competition and workforce flexibility, and the two million-plus unemployed.

Mr Monks will try to make that the priority for the TUC, as he moves on Monday from dealing with issues such as the growth of part-time working, on Tuesday to the impact on Britain of European-style works councils and economic and monetary union, on Wednesday to full employment and on Thursday to employment legislation.

But he knows that for the media at least — and, indeed, for many union members — the real focus will be on the unions' relations with the Labour Party.

Labour leaders now traditionally address the TUC's conference only once every two years, and, with Conservative strategists tracking closely Mr Blair's every move, Labour leadership advisers are far from sorry that this is a year in which the leader will not be on the TUC's platform.

But Mr Blair will be in Blackpool, arriving on Tuesday for a private dinner with the TUC General Council, and for a working breakfast the next morning. Though he will not appear in the conference hall, his visit will still be the highpoint of the week, for the media especially.

Central to that view will be one primary issue — Labour's plan, originally proposed by the trade unions, to introduce a statutory national minimum wage. Other issues will also generate heat: in spite of the toning down

of the policy resolution on it at pre-conference inter-union sessions this week, future employment law under an incoming Labour government will still see stinging attacks on Tony Blair from left-wing union leaders, most notably Arthur Scargill, the miners' president and head of his own breakaway political party.

But it is the minimum wage, to be debated on Wednesday afternoon, which will overshadow all else — the issue which has been used to divide the unions fundamentally. Now it is a touchstone — a defining difference between Labour and the Conservatives, with the only argument on how it is introduced, and at what level.

On Thursday Mr Monks managed to get the TUC's General Council to agree a statement to be put to next week's conference which, while broadly in line with Labour's declared position of not setting a precise figure until after the election, also includes £4 an hour as a "reasonable figure" for a national minimum. That will be carried, as will a separate monster composite motion, led by John Edmonds of the GMB general union, in line with it. But TUC insiders also reckon that a third motion, from Unison, the union most closely identified with the minimum wage, and the miners' union, will also be approved, even though it sets a higher and more specific target of £4.26 an hour.

Such contradictions make John Monks



John Monks, beside a bust of Ernest Bevin, the trade union leader and postwar Labour Foreign Secretary, will be thrust into the media spotlight

uncomfortable. "I've got a tidy mind," he says. "I would have preferred not to have the Unison-NUM motion."

He knows the outcome not only runs the risk of making the TUC appear confused, but may also place it from the start outside from a Labour government on an issue that is vital not only to union members and low-paid workers but also to the credibility of the TUC.

Labour's spin-doctors already have their dismissals in place — ready to discount whatever the unions may decide, emphasising that Labour has determined its policy on a minimum wage, which it will implement if elected to government. In agreement with Tony Blair, John Monks both recognises and stresses the differences between the unions and Labour: for and from each side, fairness rather than favours.

Though the two men have had their differences — most notably recently over Labour's training policy, which saw the abandonment of a statutory training levy — the two work closely and well together, talk privately often and have a high regard for each other's abilities. Mr Monks's handling of the unions, and his central achievement so far of improving the TUC's standing by making it once again more of a player in the political economy, has unquestionably been of value to Mr Blair in his drive to make Labour electable as a credible party of government.

Monday
Tuesday
Wednesday
Thursday
Friday

denies any "hotline" to a Blair-led government. "The TUC's future does not depend totally on the election of a Labour government," he says. "The TUC's long-term aim must be to have a good working relationship with the government of the day. That has been my main thrust as General Secretary."

Nevertheless, if Labour does win, Mr Monks wants to see in practice European-style "social partnership", with the social partners — employers and employees — having a role and responsibilities in relevant areas. That clearly means closer relationships than the unions have had with the Conservative Government. "We do see a close set of relationships with key ministers," Mr Monks says of an incoming Labour administration. But he denies that such a difference between the unions' relations towards Conservative and Labour governments means favours not fairness. He will pursue a version of the distinctions between Labour and the unions throughout his week in Blackpool, with TUC officials working as hard as they can to ensure that the unions are on their best possible behaviour. Like many people, he would like to see the electoral

race properly under way. "The election seems to have been running for ever," he says.

Britain's trade unions — their role in competitiveness, in a modern economy, and under a Labour government — are likely to be an issue in the election, especially with the current wave of strikes.

But John Monks does not see a minimum wage, signing the European social chapter, new rights to representation and recognition at work and the advent of social partnership, which a Blair-led Labour government would bring, either as a return to the old-style corporatism and supposed union power of the 1960s and 1970s, or as the "new danger" which the Conservatives are warning against with new Labour. "I don't think I'm dangerous at all," he says. "I'm a reasonable fellow looking to do business with the government of the day."

HIDDEN ASSETS

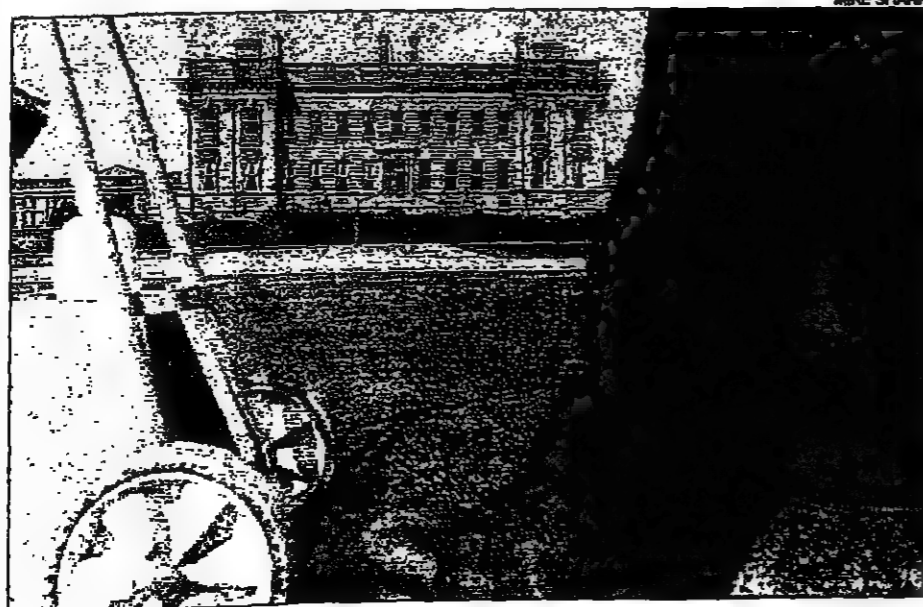
A lavish Archer plot in the country with the mystery of a whale skeleton

Joanna Pitman discovers a chequered history behind the walls at NatWest Group's magnificent Heythrop Park

The prospect of having to attend a three-day product launch, a residential staff motivation course or outdoor team-building training does not normally win the accolades of the heart. But the gloom should lift if the event is to be held at Heythrop Park, the magnificent Baroque house owned by the NatWest Group and situated in a glorious 450-acre estate, five miles northeast of Oxford.

The house is early 18th century and built on a lavish scale with all the sense of grandeur and great enclosed spaces that typifies the finest examples of Baroque architecture. Heythrop was designed by Thomas Archer, the young son of a country gentleman who had travelled extensively on the Continent and is thought at one time to have been a student of Sir John Vanbrugh, the architect responsible for Blenheim Palace, that ultimate expression of the Baroque in England.

But in Heythrop, Archer showed a far wider understanding of continental Baroque than Vanbrugh, applying details from a pattern book of Roman Baroque ornament. Archer later made his reputation with Rotherham House in Surrey and St John's Smith Square, but it was with Heythrop that he first made his mark. Heythrop was commissioned



The 18th-century Heythrop Park typifies the finest examples of Baroque architecture

years of his Grand Tour in Italy, honing his tastes and ideas of classical architecture. Back in Oxfordshire, Archer created for him a house embellished with Italian ornamentation, with a facade and interiors appropriate for his new wife, Countess Adelaide Rossini, and with command-room views from all of the main rooms down onto sweeping parkland. The house and

assume the throne of England. After Talbot's death in 1718, the estate suffered a patchy history. The 13th Earl barely visited the house. The 14th Earl, one of the only members of the family who ever lived there, lavished money on it, spending £5,000 on the carved and gilded cedarwood ceilings of the main drawing room alone, a sum which is equivalent to about £150,000 today.

By the early 19th century the Shrewsburies had lost interest in the estate, shifting their attentions to another

magnificent came to a disastrous end in a fire in 1831 which left only the shell of the main building and the two wings standing. The house remained empty for 40 years until it was bought in 1870 by Thomas Brassey, the railway engineer. Brassey gave it to his son, Albert, who spent two years restoring the house and grounds to something of their former glory.

Albert died in 1918 and in 1922 the house and 500 acres of land were acquired by the Jesuits for a theological college. They added new wings and built two halls of residence. The merger in 1968 of the National Provincial, Westminster and District banks created the National Westminster Bank which acquired Heythrop from the Jesuits in 1970 for around £1 million. Today Heythrop is part of a training and development consultancy division of the NatWest Group, also offering conference facilities for external use.

There are always difficulties in reconciling commercial needs with the conservation of historic buildings. NatWest has restored the fabric and decorated the house as far as possible in keeping with its period. The gardens, which at one time were second only to Kew in the number of rare species they contained, have been restored and the grove by the ornamental lake still con-

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DIRECT SAVINGS 34

Buying car insurance by telephone

WEEKEND MONEY

INSTANT ACCESS 36

Some products are blending the definition



Jill Insley, Caroline Merrell and Anne Ashworth on the affair casting a shadow over unit trusts

Investor anger grows over Morgan Grenfell response

New manager restructures troubled funds

As Morgan Grenfell took steps to restore its credibility this week, Stuart Mitchell, the newly appointed manager of the troubled European funds, yesterday told *The Times*: "These kind of things can happen even with the best controls. Our compliance controls are as rigorous as more so, as you would find in any organisation in the City."

Mr Mitchell, who replaces the now suspended Peter Young, hopes his untarnished reputation and the strong performance of the funds he has managed will reassure investors. Whether this will be sufficient remains to be seen. Mr Young had a stellar reputation until his fall from grace, and his funds had performed exceedingly well until quite recently.

Deutsche Bank, Morgan Grenfell's parent, has already injected £180 million to buy all the unquoted shares in the funds where there had been questions about pricing. The amount represents about 125 per cent of the portfolios.

Mr Mitchell maintains that, because Deutsche Bank has relieved him of the questionable stocks and because of the strong cash position, he has not been forced to sell shares. "I don't see a situation where I will have to dump stock in the market to generate cash."

Mr Mitchell said both funds had cash holdings of about 22 per cent when he arrived and that redemptions had been lower than expected. "I would expect them to be about 15 per cent over the next few weeks."



Mitchell: unhurried review

He has already started his restructuring moves, including "some top-slicing" of some large technology companies. "This is being done with no impact on pricing. I think these are good funds, and I will only want to change about 15 to 20 per cent of the holdings. I'm not going to rush into anything. I will slowly go through each stock individually before I act. The fund performance should not in any way be affected by the crisis."

It is possible that management of the UK asset management operations will shift to Frankfurt to allow Deutsche Bank to have greater control. If this happens, Mr Mitchell says investors need not worry. "Nothing changes. We will carry on as a team. There may be a greater eye on our work from Deutsche Bank in Germany, but it won't affect the way we do research or manage the portfolios."

KAREN ZAGOR



Antony Levi says the answers given by the helpline were inadequate and that compensation should be provided

Anger is growing among the 90,000 investors in the three Morgan Grenfell European trusts this weekend over not only the disaster that has overtaken their investment but also their treatment by the blue-blooded fund manager.

One distressed investor who contacted *Weekend Money* summed up their situation. "As I would rather not sell at a loss now, I am staying aboard. But what are the prospects for the fund? All this bad publicity will mean that nobody will want to invest in the fund and the performance will deteriorate further."

Antony Levi, fashion distributor, was one of many investors voicing dissatisfaction at the negligible amount of information available from Morgan Grenfell. He said: "The answers given by the helpline were inadequate. For example, I asked when the problems had first surfaced. Morgan Grenfell claimed that it had known nothing until last Friday. It is, however, clear that things were going very badly wrong in the early summer. This inability to communicate is typical. When I invested some more cash in the fund earlier this year, the acknowledgment was very slow in arriving."

Mr Levi added: "There is also the question of compensation. Since it is clear that things have been going wrong at these funds for some six months, we should be compensated for our losses over that period."

This weekend Morgan Grenfell has written to investors, apologising and outlining its actions in suspending its

three problem funds, European Growth and Europa Fund and European Capital Growth, a Dublin investment, jointly worth £1.4 billion. Morgan Grenfell suspended dealings in these funds on Monday when it became worried about the values attached to many of their investments. Dealings resumed on Thursday.

The brief letters to investors make it clear that Morgan Grenfell will meet its liabilities in respect of any irregularities in the funds.

However, the issue of compensation seems unclear with Morgan Grenfell making contradictory statements on the issue (see page 39).

As the investigation into the affair gathered pace, advisers recommended that investors in the three trusts should not sell their units until the situation was clarified. Most expressed the view that Deutsche Bank, Morgan Grenfell's parent, had sufficiently deep pockets to meet the bill.

Jan Millward of Chase de Vere, the Bath investment advisers, said: "Morgan Grenfell has said it will recompense any losses resulting from pricing irregularities. Investors should sit tight until we know the results of the investigation."

During the first six months of this year, the performance of other European funds was largely flat. The Morgan Grenfell trusts fell by some 14 per cent. The outlook for the future is uncertain, as it seems likely that investors will shun the funds, deterred by this week's events.

Meanwhile the whole affair has cast a shadow over the huge unit trust industry which at the end of July this year was

worth £123 billion. For more than 60 years, unit trusts have earned a reputation as a safe home for investors taking their first steps into the stock market. This hard-won reputation is at risk. The discovery that Morgan Grenfell has invested hundreds of millions of pounds in little-known companies unquoted on any stock exchange has raised doubts about the safeguards intended to protect investors.

Peter Young, the manager of the trusts also suspended on

Monday, invested nearly 30 per cent of the £788 million European Growth fund in unquoted companies. Unit trust managers are limited to investing a maximum of 10 per cent of their portfolio's value in unlisted stocks. Mr Young exploited a loophole which allows unit trusts to hold more than 10 per cent, provided the companies concerned have stated their intention to list within 12 months.

Most unit trust managers steer well clear of unlisted

companies, because their shares are difficult to sell or value accurately. A fund manager from another company says: "It's very uncommon to hold unquoted stocks. There's no structured market for them, and unless you can find a buyer, they are unsellable. It's hell of a liability."

Morgan Grenfell has admitted that it knew Mr Young had invested up to one third of the European Growth portfolio in unlisted securities during the year. It was also aware that he

had breached Securities and Investments Board regulation 5.14 on three occasions. This rule stipulates that a fund may own no more than 10 per cent of any company.

A spokesman for Morgan Grenfell said: "We were aware of the content of the portfolio. There was nothing at that stage to say there was anything wrong with the content."

However, Deutsche Bank has already paid up to £200 million into the three funds to

continued on page 39, col 1

Competitors check their books

The crisis at Morgan Grenfell has led other leading unit trusts groups to review their portfolios to check whether the holdings of unquoted stocks breached the rules. All appear to have a clean bill of health. Meanwhile, managers reported that they were receiving funds from disaffected Morgan Grenfell investors (Jill Insley writes).

Rachel Medill, spokeswoman for M&G, says: "I think every unit trust group looks at what is happening to Morgan Grenfell and shakes in its shoes. We are all looking around to make sure it's not happening to us, even if it is as little as checking how much unlisted stock is in our portfolio. It is a natural thing to do." Both M&G and Perpetual say they have just undergone compliance visits from their regulator, the Investment Management Regulatory Organisation, that failed to find any problems. Clive Boothman, chief executive of Schroders, says the investment management company double-checked the size of holdings in unquoted stocks in every fund on Tuesday. He said: "We have done this not only for UK unit trusts but funds worldwide. The tawdry showed we have no more than 1 per cent in unquoted stocks." He says the company may also review how unquoted stocks are valued.

Peter Young, the fund manager at the centre of the Morgan Grenfell problem, worked for Mercury Asset Management until 1991. Mercury's head of compliance Charles Farquharson says: "We have highly developed monitoring systems designed to flag any breaches." He says the company's fund management has been set up to be transparent to all concerned. All fund

managers must buy holdings through the company's centralised dealing operation. Stock is priced by independent sources and fund management staff work in teams so investment decisions can be questioned continually. Investment companies have already detected an increase in money being transferred from Morgan Grenfell. This perhaps suggests the loss of confidence in units is so far limited to Morgan.

However, investors who are nervous about their choice of investment should ask to see the make-up of their fund's portfolio and performance figures, and check whether these fit the description of the fund's investment aims. A fund which is described as low risk, for example, should not be swooping up and down in value.

It is also worth checking whether the investment company concerned has bought indemnity insurance to cover malpractice. Peter Hargreaves, managing director of Hargreaves Lansdown, the independent financial adviser of Bristol, said that Deutsche Bank's injection of £180 million to stem investors' losses has shown the value of investing in a company with deep pockets. "Investors may in future prefer to stick with a well-known company with substantial resources like Schroder and Fidelity," he said.

Weekend Money is edited by Anne Ashworth

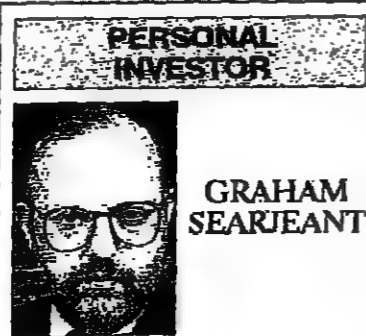
Still better than the mattress

Yes, it's true. There really are investors who bailed out of Kepit, fed up with the sagging continental investment trust, to find a new "safer" home for their money in Morgan Grenfell's European Growth (MGE) unit trust. There may well be many. Both were well promoted, much touted by investment advisers, and favourably featured in the press. Disillusioned investors may be tempted to reach for the mattress. With advisers and unit managers, they should rather recall some basic rules. High returns imply risks. Bright ideas fade fast. And risks can be cut via a spread of liquid stocks, the *raison d'être* of unit trusts.

Bizarrely, MGE was touted as a play-safe diversification. In 1995, the London market had such a good run that most observers rightly doubted it could do so well this year. If all your eggs are in a UK basket, why not spread the risk? For PEP investors, the easy answer is continental Europe, where you can invest freely.

This was a sensible idea, even if continental share prices often parallel the UK more closely than Wall Street, Tokyo or emerging markets. Since the start of 1993, the FT-SE Euro100 index has still outpaced London's FT-SE 100 by about 15 per cent. So far this year, the Euro100 is up about 10 per cent against the FT-SE's 5, although a rising pound has taken away the difference for sterling investors.

Even after recent losses, long-term investors in MGE have beaten the Euro100 index spectacularly, thanks to



GRAHAM SEARJEANT

Peter Young, its ex-manager. That seeming consistency explains why the fund was so widely recommended and bought. But the greatest weight of MGE's unitholders have only come in just in time for the fall. The weight of new money contributed to that fall, making it harder to beat the averages without taking greater risks. Many of the advisers and investors who jumped in knew that Mr Young's policy was extremely adventurous. So did senior Morgan Grenfell managers. Kepit is also eccentric, focusing to its disadvantage on the bright idea of privatisation.

Such policies are unsuited to modest PEP investors testing continental waters for the first time. What did all concerned think they were doing? Common sense was suspended, just as British folk throw decorum to the winds on their first continental holiday and do abroad things they would never contemplate at home. Most of those who latterly put

risky high-tech unquoted stocks at home, yet did so in Norway.

Europe is not an emerging market, where you punt money for long-term growth, expecting a rocky ride on the way. Continental economies are as mature as Britain's even if stock markets play a smaller, less developed role. To beat the averages spectacularly, you must take as heavy risks as you would have to in Britain — and are as unlikely to succeed for long.

Unit trusts are a great way to turn steady savings into investments that will grow at least in line with earnings. Unless you are prepared to take risks and switch in and out, however, the ones to pick are not the winners whose names feature at year-end, but those that do 5 to 10 per cent better than the relevant market index year after year as a result of skilful management. There are plenty of them. Many are run by specialists whose directors' fortunes depend on long-term reputations rather than the short-term acclaim that builds funds and profits faster in a crowded market.

Investors who prefer to rely on high street or cut-glass names should expect high standards of operation and control, even if performance is as mediocre as shrinking MGE's now threatens to be. Often, cost-cutting big banks fail in this responsibility because they have axed highly paid people who added layers of quality control but brought in no cash. When big names fail investors, regulators should extract a high penalty, and exclude them from the



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Compensation is the only honourable way

Today Morgan Grenfell Asset Management is apologising to 90,000 of its customers, the investors in its three, now notorious, European unit trusts. This handwringing is unlikely to convince, however, unless the group also moves to compensate them for having failed them in almost every respect.

When you make an investment, you expect to be kept properly informed about its progress, and of any material changes in its nature. If the group falls down on either of these duties, then it should reach into its pockets, especially if your losses have arisen not from declines in the market, but from the unauthorised activities of fund managers.

Whether or not Morgan Grenfell is prepared to pay compensation remains a moot point. In a letter being sent to investors this weekend, the group says that it will meet "its liabilities in respect of any irregularities".

However, on Thursday, the group was maintaining that the value of holdings had fallen as a result of losses on quoted stocks. The poor performance of the funds, it was claimed, had nothing to do with the obscure collection of unquoted Scandinavian securities concealed in the portfolio.

These words contradicted a statement earlier in the week, when Morgan Grenfell pledged that no investor would suffer losses through recent events.

The Investment Managers Regulatory Organisation (Imro), the watchdog responsible for Morgan Grenfell, should without delay press the group to deal fairly with its investors. It should also impose a penalty on the group for its unsatisfactory treatment of investors who this week sought information about the fate of their holdings.

Usually eager to proclaim its achievements, with the artful use of every statistic, Morgan Grenfell fell strangely silent when questioned by both individual investors and financial advisers. They should henceforth be kept informed of every new development. Or this sorry episode



COMMENT
ANNE ASHWORTH
Personal Finance
Editor

will damage not only Morgan Grenfell but also the whole unit trust industry.

Revenue pirouettes

The little bowler-hatted front man for the Inland Revenue self-assessment advertising campaign has executed a volte face. Unlovely and inappropriate in his socks and boxers, he has, to date, told taxpayers that they must be ready to work out their own tax bills under the new regime. Now, he says, they can leave the task to the tax office.

Strangely the Revenue denies that this represents a change of heart, although the requirement to calculate your own liability has always been at the heart of self-assessment.

The move means that the Revenue is finally responding to the widespread criticisms of the new system. Previously it has been deaf to the objections of accountants who have argued that the whole arrangement is flawed. But it seems that the absolute confusion of individuals who took part in self-assessment trials could not be ignored.

After some alterations to the layout, the Revenue is now proclaiming that it has "probably the best tax return in the world". Taxpayers will remain unconvinced, especially as each week reveals further shortcomings and pitfalls in the

system. For example, the nine million persons who will be affected by self-assessment may face a penalty if they cannot produce their annual notice of tax coding. It may not be enough to presume that the Revenue itself keeps a record of figures it has provided. Some taxpayers will also be dismayed to learn that there may be as many as four different dates for tax on income from different sources in the self-assessment transition period.

Stretching a point

The words instant access would not seem to be open to infinite interpretation. However, the Co-operative Bank has managed to give the term a new meaning. As we report on page 34, the Co-op's new savings account offers a generous starting rate of 5 per cent. But, as savers will discover, they can withdraw their money whenever they please, but only if they are prepared to suffer 30 days' loss of interest. This is also a feature of some building societies' instant access accounts. The Co-op makes much of its ethical stance and its refusal to compromise its principles. The bank's savers should not be so impressed by these high-minded promises that they forget to read the small print.

Stormy Refuge

It appears that the merger of Refuge and United Friendly may not proceed in its present form (see page 41). This turn of events follows a nasty row between the Refuge board and its institutional investors. Small shareholders in Refuge may be dismayed that they could play no part in these free and frank discussions. However, the result of the row may be a better payout. Unintentionally, the chaps in pinstripes may have secured more lucrative terms for all. But it is unfortunate that the policyholders of both companies have no one to represent their interests.

Sara McConnell examines the plight of borrowers suffering both high rates and negative equity

Centralised lenders under fire

Lenders are coming under pressure from angry borrowers who are being charged high rates for home loans but who cannot remortgage because they suffer negative equity. Many are being charged a variable rate of more than 10 per cent, against the current standard rate of 6.99 per cent. House prices rose again last month, the Halifax said this week, fuelling hopes that many borrowers will soon be free of negative equity. But the recovery is patchy and could take years to free the worst affected.

Weekend Money received a flood of letters and telephone calls from readers trapped with high loan rates after its report three weeks ago that The Mortgage Corporation had finally been sold to First National, the Irish building society. The Mortgage Corporation and National Home Loans bore the brunt of criticism from borrowers, who say

they have been made to pay for reckless lending by both companies in the 1980s.

Centralised lenders, which sell through intermediaries rather than through branches, attracted borrowers with low rates and lenient lending criteria. But as the bottom fell out of the market, they sold out to other lenders or restructured, leaving many borrowers paying high rates. Lenders argue that they have to charge high rates because so many borrowers are in arrears or have negative equity or both.

NHL withdrew from the market in 1991 and set up a new company, Homeloans Direct in 1994. Its standard rate for new borrowers is 6.99 per cent, in line with the market. Existing borrowers can transfer their loans if they meet stringent criteria but to date only 16 per cent have been accepted. Nearly half NHL's 28,700 borrowers have negative equity or arrears.



Rate was halved by change of company

An exemplary payment record and positive equity have allowed Johnny Cohen to take his £30,000 loan away from The Mortgage Corporation and remortgage with the Alliance & Leicester. Instead of the 7.99 per cent he was being charged by TMC, he will now pay just 3.99 per cent with a three-year 3 per cent discount on A&L's variable rate of 6.99 per cent.

Mr Cohen accused TMC of ignoring its initial promise to borrowers in the 1980s that its rates would be competitive. He said: "They came on the scene and undercut people. They got the business. But they never honoured it. Their interest rates and their insurance rates are well above average." Mr Cohen discovered he could insure his home for just £110 a year by shopping around against £779.76 through TMC, underwritten by Royal Insurance. Alliance & Leicester would have charged him £250.

TMC said: "It is true that our early marketing material referred to competitive rates of interest and it is also true that for a number of years our rates have been above average." The company blames the recession for high rates and claims that the only way it could protect itself against bad debts was to increase rates for its remaining borrowers. It also admits to concern over the high cost of its insurance arrangement with Royal.

Sudden change of heart

Sharon Welby took out a mortgage of £47,200 with National Home Loans when she bought her £71,000 flat in Poplar, East London, in 1989 under a shared ownership scheme with the local council. Now she is paying interest at 10.64 per cent. Her outstanding debt has risen to £53,000 because she took a deferred loan — where interest is added to the loan in early years.

She has negative equity on her flat, which is now rented out. According to Ms Welby, National Home Loans has refused to cut her rate in spite of an exemplary payment record.

She and her husband Gordon Forrest (pictured above) have now negotiated a remortgage with the bank where Mr Forrest is a senior manager. Under the deal, the bank would take over the first charge on the flat and Mr Forrest would pledge £20,000 worth of shares as additional security because the flat is not worth the full amount of the mortgage.

But this week, as *The Times* began its

investigation of her case, National Home Loans had a sudden change of heart. Nigel Terrington, the company's chief executive, offered a free valuation of Ms Welby's property, and a reduction in her rate to 6.99 per cent, with Mr Forrest's shares as collateral depending on the extent of the negative equity.

He also offered to waive administration fees for releasing title deeds and redemption fees. Ms Welby would no longer have to pay an extra 1 per cent because her property was let.

NHL said it was "a pure coincidence" that Mr Terrington had intervened, after seeing correspondence from Ms Welby. He had made the offer after discovering the existence of Mr Forrest's shares, which solved any negative equity problem. It also defended the high rates it was charging. "The reality is that borrowers are on these rates because they have negative equity and this is not asset-backed lending."

Mr Forrest and Ms Welby are considering the offer from National Home Loans.

Borrower's 'won't pay' tactic backfired

Heather Thoreau remortgaged her Docklands home for £140,000 with NHL in 1988. Like Ms Welby, she is now paying dearly for her move. Her current variable mortgage rate is 11 per cent, including extra loadings for renting out her house and remortgaging. She has negative equity so cannot remortgage with another lender.

She admits she has been in arrears several times in the past four years and once failed to pay deliberately in an attempt to force NHL to discuss her case and offer her a lower interest rate on

Homeloans Direct terms. Earlier this year, payments were late because money from her bank account in France, where she now lives, was delayed.

NHL says Ms Thoreau may qualify for transfer to HLD, as she has almost paid off her arrears. But it says it is up to her to request the necessary forms and return them so that NHL can value her house and assess her creditworthiness. "We need up-to-date information. People think we know more about them than we do. And we need to find out if she has negative equity."



Pregnant: check the small print

Insurers give a wide berth to happy events

Travel insurers, ever keen to protect themselves against potentially difficult situations, are cutting off cover for pregnant women many weeks before there is any significant risk of having to pay for a birth abroad.

For the purposes of general medical insurance, a straightforward pregnancy is not classified as an illness or medical condition and as such is not covered by most standard policies. Yet when it comes to travel insurance, pregnancy is considered such a risky business that some insurers refuse to cover pregnancy at all and many restrict cover to travel completed before the 28th week.

The risk of premature labour will depend largely on a woman's personal medical history, but it is extremely rare for major medical problems to occur before 28 weeks, and most pregnant women are not seen regularly by their doctor or hospital until then. And, unless there is a complication in the preg-



HOLIDAY FINANCE

nancy, American Airlines, Air Canada, Lufthansa and Air France all have similar policies, although some charter carriers have much earlier cut-off dates.

Columbus has one of the most draconian policies. It will not cover a woman at all for pregnancy-related conditions if she knew she was pregnant at the time of booking the trip. Cover for non-related illness or injury will be covered. PPP's travel policy, available only to existing PPP customers, will only provide cover for the first 34 weeks. "The date was chosen for the good health of our customers," it said. Bradford & Bingley allows pregnant women another four weeks of travel. It said: "In general, our past experience has been that airlines are reluctant to carry passengers who are more than 28 weeks pregnant, although some alteration or special conditions may apply. There is also often an uncertainty as to how far into a pregnancy a person is. The implications

to the insurer, individual and family are different from that of the airline and consequently a more prudent line needs to be adopted." For women who are trying to get pregnant and who travel, it is worth taking an insurer's pregnancy conditions into account when choosing an annual policy. Home & Overseas policies, sold through many banks and building societies, will cover pregnancy until eight weeks before the due date. Commercial Union offers medical expenses, cancellation and curtailment up to 28 weeks, unless you did not realise you were pregnant until after the trip was booked. Direct Line, which is now offering travel cover to holders of its car and household policies, will cover pregnancy-related medical expenses to the 32nd week, but cancellation and curtailment is limited to 28 weeks unless the journey was booked before the pregnancy was known.

Pregnancy is one of the areas where annual holders may encounter restrictions, so check the small print before picking a policy.

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Sara McConnell says investigations into complaints are taking up to six months

PIA admits complaints department is in chaos

Investors trying to get compensation for alleged bad advice and financial loss are facing delays of at least five months before their cases are investigated, because of administrative upheavals in the complaints system set up to protect the public.

Some people are still paying interest on loans they were persuaded to take out as part of complex financial deals that unravelled in the recession. Sue Durden, a Weekend Money reader, is still paying interest on an £18,000 remortgage taken out as part of a home equity release scheme in 1991, while waiting for the ombudsman to deal with her case.

Chris Hamer, general manager at the Personal Investment Authority ombudsman's bureau, admitted this week that investigations were taking up to six months to resolve after investors had lodged complaints and bureau case workers had received the relevant investors' files.

He blamed the delays on the merger of several different complaints-handling schemes and arguments with insurance companies about the powers of the PIA ombudsman.

The PIA ombudsman's office, which is now supposed to be handling the majority of complaints from investors about insurance companies, fund managers and independent financial advisers, has also been understaffed.

Often desperate investors have been caught in the middle of this administrative muddle. Mrs Durden and her husband Paul were advised to remortgage their home in 1990 to generate extra income for school fees. Their financial adviser, who was then a member of the Financial Intermediaries

Managers and Brokers Regulatory Association (Fimbra), persuaded them to remortgage their home for £105,000 with the Cheltenham & Gloucester, the former building society, more than doubling their existing loan of £47,000. Of the enlarged loan, £50,000 went into an Allied Dunbar investment bond managed by the financial adviser. The repayments on the mortgage were to be met by a £50,000 bank loan, while the income from the bond went towards funding the school fees and paying the bank loan.

But rising interest rates and falling stock markets in 1990 meant the cost of the extra mortgage rose, while income from the bond failed to materialise. The capital value of the bond had fallen from £50,000 to £46,536 when the Durdens encashed it in July 1991, in a bid to stem their losses. After paying off the bank loan and some of the larger mortgage with the proceeds, they were still left with an outstanding debt of £18,000.

Mrs Durden first complained to Fimbra at the start of the year after fruitless attempts to resolve the dispute with the adviser with the help of her solicitor. But Fimbra was being swept away in a regulatory reorganisation and no longer exists except to clear up loose ends. Independent financial advisers, including Mrs Durden's, are now regulated by the PIA. Complaints are dealt with by the PIA ombudsman, who is also supposed to be taking on the 90 complaints still outstanding from Fimbra — including Mrs Durden's. The PIA ombudsman officially took over the Fimbra complaints in April. But the ombudsman did not start investigating her case



Sue Durden is still paying interest while waiting for the ombudsman to decide

until it was contacted by *The Times* this week. Mr Hamer said the bureau had temporarily lost Mrs Durden's file and has yet to follow up her initial completed complaint form. He promised that her case would be given priority, and that she would be contacted "within the week".

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while Helen Pridham begins a new series on health insurance



A survey found many policyholders thought they would be covered for the sort of ailments Dr Ross cures in ER, but this is not always the case

An alternative but not an NHS substitute

Companies providing insurance to cover the cost of private medical treatment are hoping that growing public concern about the National Health Service will lead to increasing sales of their policies. Yet they admit that the service they provide is no substitute for the NHS.

This is not always evident from the companies' marketing campaigns, which emphasise the breadth of their services and the "peace of mind" they provide. However, PPP Healthcare, which began an intensive advertising campaign nearly a year ago, has had to withdraw some words from its advertising after a ruling against it by the Advertising Standards Authority.

Complainants objected to the words "...with you at every step... all the help you need if you're ill" which implied the company would assist in every circumstance when in fact there were exclusion clauses in the policy advertised. The ASA agreed that the claims exaggerated the scope of the plan and asked them to be removed.

No private insurer will pay for the whole range of treatment you can receive from the NHS. All companies limited their help to acute, ie, curable, conditions. Chronic ongoing conditions are not covered. John Dubois, PPP spokesman, said: "Basically insurers will pay for treatment designed to make you well again. If a condition does not respond to treatment and care is merely maintaining the status quo, this will not be covered."

Chronic conditions range from ailments such as hay fever or asthma to multiple sclerosis or kidney failure requiring regular dialysis. If you develop such a condition, your private insurer will normally cover costs for specialists and tests up until such time as the diagnosis is given. "We would then inform the policyholder that we can no longer cover the costs, giving adequate warning so other arrangements can be made," said David Ashdown of WPA. According to insurers, people are well aware of this and other limitations to the

cover they provide, though the Office of Fair Trading (OFT), in its recent report into the health insurance industry, found evidence that indicated a significant level of misunderstanding.

For example, it referred to a survey carried out by the Hospital Management Trust in late 1995 which showed that a large proportion of patients believed policies covered a range of costs that they rarely do. These included: the fees of private GPs, 36 per cent; the cost of drugs at home, 43 per cent; the treatment of chronic conditions, 28 per cent; and psychiatric consultations, 33 per cent. It is always important to examine the list of exclusions. Most policies do not cover treatment for normal pregnancy and childbirth, in-

of actual or potential drawbacks. Exclusions may well not come to light until a claim is made. He feared it may even be bad for consumers' health. "They are given a clear incentive not to seek medical advice during the moratorium period."

The leading provider of moratoria policies is Prime Health, part of Standard Life, and the fourth largest insurer in the sector. Richard Roche, marketing director, defends the approach, saying it can allow customers to gain cover for pre-existing conditions that may be permanently excluded under other policies.

He said: "We spell out to potential policyholders very clearly what the implications of the approach are and in the last 18 months we have had only six complaints has spec-

HEALTH INSURANCE

ly what you are not covered for from day one. Misunderstandings can still arise for instance if application forms are not sufficiently detailed and prospective policyholders may fail to mention some past accident or illness for which they may not even have sought medical advice, only to find a claim rejected on the ground of non-disclosure. However, not all insurers that underwrite their policies exclude all pre-existing conditions out of hand. PPP and Clinicare, for example, will consider providing cover for certain conditions for a higher premium. OHRA, the Dutch insurer, sometimes imposes temporary exclusions of one or two years only until the nature of a particular problem, such as a knee injury, is clear.

The extent of the treatments covered is not the only area which prospective policyholders should be clear about before they sign up for a private medical insurance policy. Other vital features which need to be compared include limits on benefits, such as cash ceilings or exclusion of certain outpatient treatments. However, the complexity of the presentation of policies often makes such comparisons difficult.

Next week's article will highlight what to look for when buying a new policy.

No private insurer will pay for the whole range of NHS treatments

fertility and sterilisation, dental and optical care, HIV and Aids, drug or alcohol abuse, cosmetic surgery, appliances, outpatient drugs and dressings and transplants.

One area where the greatest misunderstanding can arise is in relation to pre-existing conditions. These are permanently excluded under most policies which ask for details of past medical history.

But some companies operate a moratoria approach whereby such ailments may be covered if they do not recur within two years of taking out a policy, and no treatment, medication or advice has been received for that condition or any related condition during that period. However, the OFT came down against the moratoria approach and advised it should be abandoned. The scope for misleading sales claims with these policies was a big area of concern. Policyholders may believe they are purchasing more extensive cover than is actually the case. John Bridgeman, Director-General of the OFT, said: "For consumers if the moratoria approach involves a number

ically related to the moratorium clause referred to the insurance ombudsman (out of 56,000 claims during the same period). None of these has been awarded against us."

Mr Roche added that the company's research has found that the approach is popular among customers, and in spite of the OFT's recommendation, it has no intention of abandoning this way of doing business.

The advantage of the alternative approach used by insurers where a list of exclusions is drawn up at the start of a policy is that you know exact-

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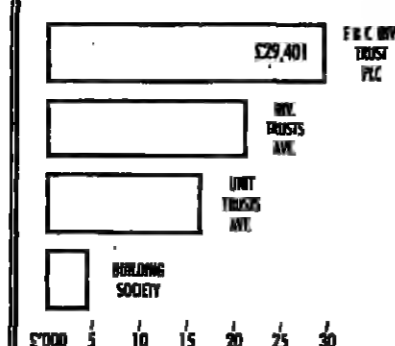
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High penalties for the Co-op's instant access

Sarah Jones thinks some new products are in danger of bending the definition

The new instant-access account from the Co-operative Bank is the equivalent of making a quick cup of coffee not with Gold Blend granules but with coffee beans and a percolator. You are allowed immediate access to your money — but at the hefty price of 30 days' loss of interest.

Save Direct, launched on Monday, is part of the Co-op's telephone banking service. Interest rates are tiered, including 5 per cent gross on the minimum £1,000 balance, 5.5 per cent on £5,000 and 5.87 per cent on £10,000.

Customers can arrange withdrawals by telephoning to request a cheque or a direct transfer to another account, but all withdrawals are subject to 30 days' loss of interest. Furthermore if you ask for a cheque you will be charged £5. And minimum withdrawals, at £250, are high for an instant-access account.

"It does fit within the definition of instant-access," said Bill Eyres of the Co-operative Bank. "It is instant in that you can phone up and immediately transfer money, and you only lose interest on the amount of money you move."

While the interest rates may be good for an instant-access account — though Alliance & Leicester's Instant Direct comes close on most of the tiers and beats the Co-op on balances of more than £50,000 — a fairer comparison would be with a 30-day notice account.

It does well on balances of £1,000 but above that there is plenty of competition. The Cheltenham & Gloucester Direct30 pays less on balances under £10,000 but does better on the larger balances. Chelsea's new 20-day postal account pays 6.05 per cent on £5,000 compared with the Co-op's 5.5 per cent.

On all tiers above £5,000 Northern Rock's Great Northern Postal offers higher rates. Ironically Northern Rock also calls this an instant-access account but again withdrawals are subject to 30 days' loss of interest. The society says it can only offer high rates of interest because of the withdrawal penalties.

"The Co-op calls this a long-term savings account and it should be seen as such, given the loss of interest," commented Christine Bayliss, investment editor of Moneyfacts.



Co-op's instant-access takes a lot longer than making a coffee

Obsolete accounts become obsolete

At last some good news for savers. Slowly but surely building societies are getting rid of that dead duck, the obsolete account. Even where societies retain an obsolete account, which is closed to new investors, they accept that savers have to be paid a better rate of interest.

This week the Portman building society announced that it is scrapping the paltry interest rates on its Closed Issue accounts. Instant-access accounts will now earn 4.5 per cent gross, while monthly interest accounts will earn between 2.75 per cent and 5.25 per cent, against less than 2 per cent in some of the old accounts. The terms and conditions, account numbers and passbooks of the old accounts remain the same — it is simply the rate of interest that has changed.

"Past mergers mean that the society has taken on accounts that are not added to the product range so become obsolete," said Mike Dobson, the Portman's corporate affairs manager. "We have written to savers before suggesting they move

accounts, but we see this as a tidying up exercise."

The Bradford & Bingley has also been rationalising its accounts. In July it transferred the balances of more than half a million customers into new accounts paying better rates of interest. The Halifax too is getting rid of obsolete accounts. By the end of this month all two million of them should have been transferred into a Liquid Gold account. The society says that means savers will be getting at least the same rate of interest or a better rate than in their old account.

However while some societies scrap obsolete accounts altogether and others simply improve the interest rates, confusion is setting in over what constitutes an obsolete account. Many building societies still have accounts that are obsolete in the sense that they no longer open to new investors. But the rates of interest are not necessarily worse than those on offer from live accounts. The Nationwide, for example, says that like the Portman, it pays the

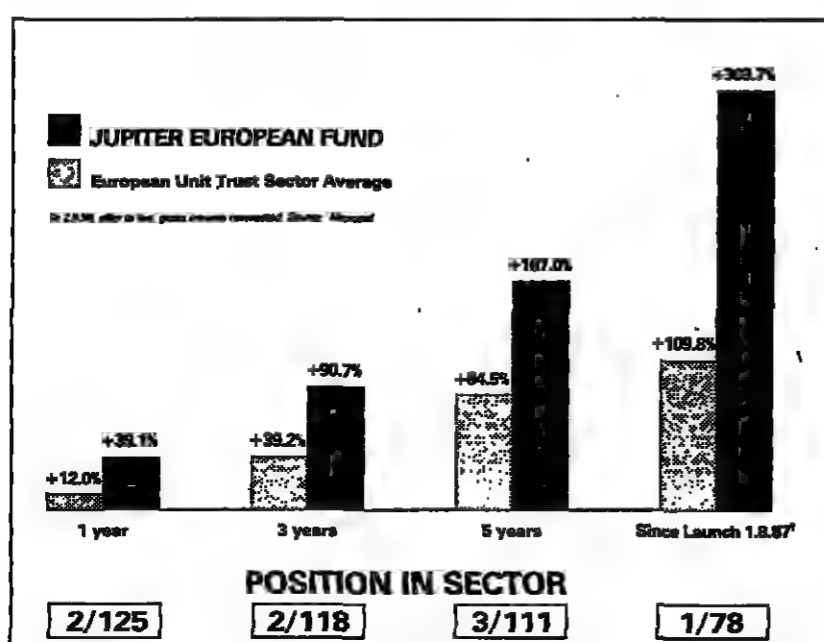
same rate on the equivalent accounts. The main problem for savers in obsolete accounts is that they normally cannot add to the balance and so if they want to invest more they will have to open a new account. Societies will normally let you transfer to the equivalent open account without penalty.

While societies might write to savers or scatter interest rate leaflets around branches, the onus is definitely on the customer to check the status of their account and whether the rate of interest can be bettered. Take a look at your account if you are with the Alliance & Leicester, Bristol & West or Woolwich.

If you want to transfer from an obsolete account, first make sure that the equivalent tier on the new account is paying more than your old one. Above all, in these days of mergers and conversions, check that you will retain your membership status by moving into a share, not a deposit account, and by closing the old and opening the new one simultaneously.

SARAH JONES

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Sarah Jones explains how to make the best of lottery winnings

It's save, save, save



Big savers: when a syndicate wins the National Lottery, individual sums are not as large but the same rules apply

Whoopie it's you! All that number crunching has paid off, you have won the National Lottery jackpot and the life of Riley awaits. But, as much as we all dream of handing in our resignation the minute we win, it seems that most of the 250 newly created millionaires prefer to carry on working. It's save, save, save today, rather than spend, spend, spend.

According to Camelot figures this week, 51 per cent of jackpot winners are still working and of these 22 per cent are in the same job, 22 per cent have changed jobs and 7 per cent have ventured into new businesses. So if you are going to turn up at the office as usual on Monday, what should you do with the winnings?

If you are going to buy a Ferrari and a house in the country, then you will immediately cut your jackpot in half. You could instead see your winnings as a way of keeping yourself comfortable for the rest of your life," said Mark Bolland, of Chamberlain de Broe, the financial adviser. "But that means investing, not spending, your jackpot."

First thing to do is pay off the mortgage. You will save more on interest payments than you will earn with many investments. Say you have ten years to run on your £80,000

mortgage, you would save £17,880 in interest by paying it off early. Then you need a home for your jackpot.

Building societies

Many building society accounts are tiered in favour of the mega balance. If you want instant access, Alliance & Leicester pays 6.3 per cent gross for £100,000 or more.

Among notice accounts, the Lambeth Postal 30 pays 6.5 per cent for £50,000 or more and the Universal one-year bond 6.8 per cent for over £100,000. For a longer-term fixed rate Britannia pays 7.75 per cent for over £100,000 until the year 2002. If you put a million into the latter after higher-rate tax you will earn £46,500 a year or £894 a week.

National Savings

For absolute security you may also put some of your winnings into National Savings—but only some because there are low maximum balances. The tax-free certificates take no more than £10,000 for example. The three-month income bonds and the fixed one-year first option bonds both currently pay 6.25 per cent on a maximum of £250,000. Invest in both and after tax you will earn £18,750.

With-profits bonds

These are also relatively low-risk since the annual bonuses are allocated even if the fund is not doing well. You can expect annual income of at least 5 per cent (net of basic rate tax) and more if you are not worried about growth.

Guaranteed Income Bonds

You should also consider these bonds which are also issued by large life assurance companies, and provide a fixed income. Premium Life, for example, is paying 6.5 per cent (net of basic rate tax) on £50,000 for a five-year term.

Equities

While you may be happy with such returns, inflation will rear its ugly head. "Inflation can really eat away at capital. After 25 years, assuming 3.5 per cent inflation, the jackpot would be reduced to £450,000 with obvious consequences on the income you can earn," said Mr Bolland. "It is therefore essential to look at investments which will also protect your capital, such as equities and even property."

With equities the income, or yield, may be lower at about 3 per cent but there is substantial growth which will replenish the capital eroded by your other investments. He advises investing directly into solid UK shares and using investment and unit trusts for foreign exposure. Index-tracking funds are a good long-term means of protecting capital.

It makes sense of course to split your jackpot and put some into each of the low-risk and higher-risk investments. That way you can earn an income beyond the reach of most elements.

Mr Bolland added: "Invested wisely, a jackpot could generate an annual income of £40,000 net for the rest of your life, without a mortgage to pay. Even if you didn't want to, your spouse could certainly afford to give up work."

Gifts

Finally, look also at gilt-edged stocks, basically a loan to the Government that can provide a high income. On offer at the moment, for example, is a Treasury gilt giving a yield of 9.04 per cent, though the redemption yield is only 7.16 per cent since in the year 2001 you will get back less than you paid for it. With these sort of investments paying about 7 per cent, your jackpot after higher-rate tax would earn £58,800 a year or £1,136 a week.

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TT7/9/96

Back to school again

Karen Zagor gives suggestions of the different methods of saving up to finance school fee accounts

As the nation's school children pack their book bags and slip into their blazers for the first days of the new term, parents with children in independent schools may well be wondering whether they will be able to afford another year of fees.

For parents planning for the year ahead, the only certainty is that fees will continue to rise. They have increased annually for ten years and there is every indication that this trend will continue. In addition, school fees tend to rise faster than inflation; this year they are up 5 per cent, considerably higher than the underlying inflation rate of about 2.6 per cent. A year at boarding school now costs about £10,700, on average, while the average cost of a day school place is about £4,500.

Given the cost, financial planners advise parents to start saving as soon as possible. Mark Bolland of Chamberlain de Broe, the financial adviser, said: "There will be some people who can afford to pay the fees out of income, but most people will want to pay from a mixture of income and capital so you need to build up the capital as quickly as possible. Even if you have a very high income now, there may be things that affect it in the future, so it is important that the whole term of the child's education is covered."

Which investments are best?

The answer will depend on your circumstances. There are, however, some constants for anyone planning to save for school fees. The first is safety. This is not a time when you want to put all your money into a venture capital or emerging markets fund. While the potential returns

may seem promising, there is the danger that you will lose the money earmarked for your child's education.

Advisers suggest steering clear of special, school-fee investments. Jonathan Gumble of Brooks MacDonald Gayer, the adviser, said: "At the end of the day you want the best investment. Parents should be wary of some of the schools fees products. A number of insurance salesmen have taken a look at some insurance products that have not sold well and put a 'schools fees' label on them. Parents think that because it has the right label it is the right thing for them when it isn't."

Before deciding where to invest, parents need to consider how long they have before they will need access to the funds, and whether they want to make an occasional, large lump sum investment or use a monthly savings scheme.

"School fees by their nature are long-winded affairs. You are trying to build a portfolio of investment which, when the time comes, will give you scope and flexibility. For most people, saving up enough from investment income is unrealistic," said Mr Bolland.

Peps

Peps are basically unit or investment trusts with a PEP wrapper which allows any gains or income from the fund to be free from tax. Each parent can invest up to £9,000 a year in a PEP. Most Peps come in both lump sum and regular savings form, so parents can choose which method they prefer. Monthly savings tend to even out the impact of market instability. Peps have the advantage of great flexibility. Funds can be taken out when needed, and savings can



A year at boarding school now costs £10,700 on average, while a day school place is £4,500

be halted or interrupted if your circumstances change.

Peps are most suitable for parents who have five years or more to save because equity markets tend to rise over the long term, but there is a danger in short-term equity investments. Parents who already hold Peps that they plan to use for school fees should consider shifting their money from the PEP to the building society before the school bill arrives. Otherwise they could find that a bad week on the stock market has taken a big bite from the money they had intended for school fees.

Investment and unit trusts

Most financial advisers see these as the best form of long-term savings. They are best started when the children are young, so there is enough time for the gains to offset the risks of the equity market. Investments can be made with lump sums or regular monthly savings of about £50 a month.

Zero dividend preference shares

These offer a greater degree of security than most equity investments, although they are not as safe as a National Savings or guaranteed product. They are generally regarded as low to medium risk. They pay out a fixed amount on a fixed date, so parents know exactly what they are

going to get at a particular point in time. They can also be staggered, so that they mature over a number of years when school fees are due. Returns are usually in the region of 7.5 per cent. Income from zeros is classified as capital gains. Since most people do not use up their annual capital gains tax allowance, income should be tax free. You can only buy zeros with a lump sum, so these will not suit parents looking for a regular savings scheme.

Tessas

Tessas, like Peps, have tax advantages. In the case of Tessas, interest is paid tax free provided the plan runs for the full five-year term. Fixed-rate Tessas allow parents to know exactly how much they will get when the fund matures, which is useful for those with enough time to plan ahead.

National Savings

National Savings offers products with solid, if uninteresting returns, which are utterly safe. The 9th Index-Linked Savings Certificate pays 2.5 per cent above inflation when held for five years, the 43rd issue of Savings Certificates pays out 5.35 per cent a year compound when held for five years. Income Bonds are currently paying 6 per cent a year gross.

With-profits endowments

These have come under heavy attack for hefty charges and disappointing returns, but Mr Bolland believes some of the returns can be excellent if the commission charges can be taken off. The schemes are also very secure, and they can be tax efficient. One disadvantage is that they need to be held for a long time, ten years is about the shortest term available. Mr Gumble believes there is little to recommend these plans, "but the penalties for taking the money early will stop you from robbing your children's piggy bank to buy a new home."

Educational trusts

Until recently, these were endowed with charitable status, so income could be paid out free of tax. Offered by financial advisers or insurance companies, they were a popular way for parents and grandparents to put aside a lump sum for education. Recent changes from the Inland Revenue mean that from April the trusts will lose their charitable status, so income will be taxable, making these trusts far less attractive.

Other options

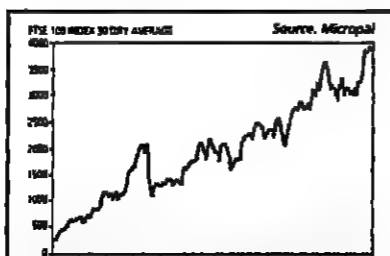
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Investors' anger grows over Morgan response

continued from page 31, col 6
remove any shares which have a suspect valuation. Morgan Grenfell said that all the problem stocks had been removed but would not specify which of the obscure Scandinavian stocks had been defined as a problem.

The Investment Management Regulatory Organisation, the principle regulator for Morgan Grenfell Asset Management, says the investigation could take several months. It has already resulted in the suspension of Stewart Armer, manager of the Europa fund, for suspected breaches of personal account dealing rules.

The investigation is likely to cover the roles played by those in a position to know of Mr Young's investment decisions. These include:

■ MGAM's compliance department, headed by Mike Whalley, which had to sign off investments.

■ Glyn Owen, MGAM's chief investment officer for Europe.

■ MGAM executives who were alerted to three breaches of an investment rule in May.

■ The trustees, General Accident and latterly Royal Bank of Scotland, which by law should have warned Imro about any rule breaches. General Accident qualified the Europa fund's annual report this year as a result of the SIB rule 5.14 breaches.

Judy Delaforte, a spokeswoman for Imro, says: "We are still gathering information. We still don't know if there was negligence on someone's part; if a third party is concerned, or someone within the firm, or if Morgan Grenfell's compliance officers are at fault. All these are questions that we will find answers for later."

Imro's own role is also likely to come under the spotlight. The regulator requires investment companies to submit quarterly returns and annual statements on their funds. It also conducts on-site inspections of companies and their fund managers, which range from 10 months to 30 months in frequency. The regulator refuses to comment on when it last visited Morgan Grenfell.

Ms Delaforte says: "More frequent contact is required if the public has direct contact with the company, as in the case of a fund manager. If we thought the firm had run into problems and needed hand-holding, contact would be monthly, weekly, or even daily."

Remedial action by Morgan Grenfell and Imro has done little to stem investors' worries. When trading resumed on Thursday, private investors sold holdings worth £114 million. Morgan Grenfell anticipates that redemptions will be about 15 per cent over the next few weeks, higher than normal for this time of year.

Many investors have been angered at the lack of information provided by Morgan Grenfell. The company's first official communication went out on Wednesday.

Amanda Davidson, of independent financial adviser Holden Meehan, is particularly concerned to know how Morgan Grenfell will calculate the true price of units bought during the past year. She says: "We have several clients invested in these funds, including some buying units on a monthly basis who have probably paid too much."

The affair is also expected to have a knock-on effect on other investment companies. M&G, which intends to launch a new European smaller companies unit trust next week, has received hundreds of calls from worried investors who had confused the two companies.

Rachel Medill, a spokeswoman for M&G, says: "We could be happier. It is absolutely the right time to be investing in Europe, but we are not expecting to attract hundreds of millions of pounds in the first month — more like £50 million."

Thomas Allraun, fund manager of the new unit trust, says: "I don't have any plans to hold unlisted stock. If I ever do, I will want an undertaking that the company will be listed within 18 months. We are not venture capitalists." The Securities and Investments Board says it will be reviewing the rules on unit trusts' ownership of unlisted stock.

Question mark over compensation

BILL SANDERSON

The question of compensation for investors in the three Morgan Grenfell funds has to be resolved. Although in its letter to investors the group seemed to be making a pledge of compensation, its other statements on the subject were contradictory.

On Tuesday the fund manager pledged to "meet all liabilities in respect of any irregularities identified in the course of the investigation into these funds". But on Thursday Graham Kane, managing director of Morgan Grenfell Investment Management, attributed the funds' sharp falls to poor performing quoted stocks. Stuart Mitchell, who is now managing the funds, blamed the erosion on profit-taking in the technology sector, where the funds have significant holdings.

In the past six months, the value of the funds fell 14 per cent, compared with a flat trend for European trusts overall. Many now believe that the funds were abnormally volatile because they held nearly 26 per cent in unquoted stocks. The investigation into the Morgan Grenfell funds has centred on the unquoted part of their portfolios.

Calls for compensation may come from investors who believed that they had put their money into successful funds with a limited exposure to unquoted stocks, only to discover on Tuesday morning that they had holdings in an entirely different, high-risk vehicle. In a damage limitation exercise, Morgan Grenfell spent the week trying to persuade financial advisers that the crisis was under control.

Until recently Morgan Grenfell's European funds were the top performing trusts in the sector. Many advisers sold personal equity plans based on the trusts, as a way of allowing clients to diversify their portfolios away from the UK market, which appeared to be peaking at the beginning of the year.

Morgan Grenfell also announced that Stuart Mitchell would take the helm at its European Growth Trust and European Capital Growth funds, replacing Peter Young, whose unconventional investments in unlisted companies led to the current crisis. Mr Mitchell joined the company in 1987 as a management trainee. Most recently, he has managed specialist European portfolios for UK pension funds. Keith Percy will be fund director. Julian Johnston will replace Stewart Armer as head of Morgan Grenfell's Europa fund. Mr Armer was suspended this week over unrelated matters.

Financial advisers appear to have accepted Morgan Grenfell's arguments that the new management team will be able to restore the funds' performance. But, privately, many fear that more evidence of mismanagement might emerge at the fund management operation. Best Investment, with £20 million of clients' money in the funds, was advising clients to wait and see.

CAROLINE MERRELL AND KAREN ZAGOR



Countdown to the suspension of Peter Young

1992 — Peter Young joins Morgan Grenfell from Mercury Asset Management.

May 1994 — Mr Young takes over management of the European Growth unit trust.

April 1996 — Mr Young's managers first raise concerns at the spiralling level of unquoted securities held in the portfolios of his two funds, European Growth and European Capital Growth. He is instructed to reduce the proportion of unlisted securities, but given until the end of the year to do so because the stocks in question are hard to sell.

Mid-April 1996 — The FBI launches an unrelated investigation of the affairs of Solv-Ex of New Mexico, which extracts oil from sand.

June — The Securities and Exchange Commission, the US market watchdog, alerts its UK counterpart, the Securities and Futures Authority (SFA), that it is looking into the role played by Fiba Nordic, an SFA member, which

arranged a \$70 million private placing of Solv-Ex shares. SFA widens the inquiry after reports about transactions in Solv-Ex shares.

Early July — The SFA comes across two new names: Ice Securities, also an SFA member, and Mr Young, Ice Securities and Fiba Nordic provided independent valuations to Morgan Grenfell on the unquoted stocks.

July 15 — SFA notifies the Investment Management Regulatory Organisation (Imro), Morgan Grenfell's watchdog, of links between SFA members and Mr Young, who is also personally authorised by Imro.

July — General Accident, Morgan Grenfell's trustees, raise the issue that the trust holds more than 10 per cent of a number of unlisted companies and is, therefore, breaching City unit trust rules.

August 27 — Imro begins monitoring Mr Young.

August 29 — Mr Young is formally interviewed after Imro raids Morgan Grenfell's London offices.

August 31 — Investigators dig up the first evidence of irregularities in three funds, European Growth, Europa and European Capital Growth.

September 1 — Morgan Grenfell decides to suspend the three European funds the next day.

September 2 — Mr Young is suspended after a further Imro interview. Morgan Grenfell announces dealing has been stopped because of "the discovery of possible irregularities centred on certain unquoted securities held by the three funds".

September 3 — Morgan Grenfell admits that up to a third of the £788 million European Growth fund was invested in unlisted securities in May. The Serious Fraud Office is notified by Imro about the Morgan Grenfell case and

maintains a watching brief pending completion of a case file. Morgan Grenfell and Royal Bank of Scotland, which succeeded General Accident as trustee or custodian of two of the funds, obtain High Court writs freezing the assets of Mr Young and Russ Oil & Technology, a Luxembourg company with which Mr Young is believed to be closely associated.

September 4 — Deutsche Bank, Morgan Grenfell's parent company, takes unquoted securities from the three funds on to its own books at a cost of up to £200 million. Stewart Armer, fund manager of Morgan Grenfell's Europa fund is also suspended on an unrelated matter concerning suspected breaches of personal account dealing rules by using an outside broker instead of an in-house one as the rules stipulate.

September 5 — Dealing in the three funds resumes.

Advertisement

One call saves Larry £152 on home insurance

SENIOR ANALYST Programmer Larry Rozmaryn and his wife, Res, love the theatre. But these days, the cost of the best seats is pricey — and the couple, both 42, from Barnet, Herts, and with two daughters, Hayley, 14 and Leanne, 10, and the family's cat Mitch, to care for, an evening out at a show followed by dinner is a rare luxury.

Nevertheless, when they celebrate their 17th wedding anniversary in September, the couple are planning to splash out and have booked seats for the new hit musical Martin Guerre — and it's all thanks to Prudential.

When the buildings and contents insurance on their end-of-terrace four bedroom house in Barnet, Herts came up for renewal recently, Ros decided to follow up on a number of advertising leaflets to see if they could

lower the cost of protecting their home. "We were paying £644.73p for our combined old policies and that seemed very expensive." By choosing to pay monthly, Larry and Ros were paying interest on top of the basic premium, taking the total cost of their annual premium to £709.20.

They wanted to pay less, yet achieve the same fully comprehensive, all risks, New-for-Old cover with legal protection and additional personal protection that their old policies afforded them. "We wanted a policy with a reliable, well-known company and one that would provide all the fine details", Larry explains.

And achieving that wasn't easy. "Ros rang Prudential and we were both delighted when they quoted us £557.17 for identical cover — a saving of over

£152. What's more there were no interest charges for making monthly rather than an annual payment." That is more than 20 per cent less than they were paying for their previous policies.

Prudential's quote was so much cheaper than their existing insurers because of the generous discounts Prudential offer. They include:

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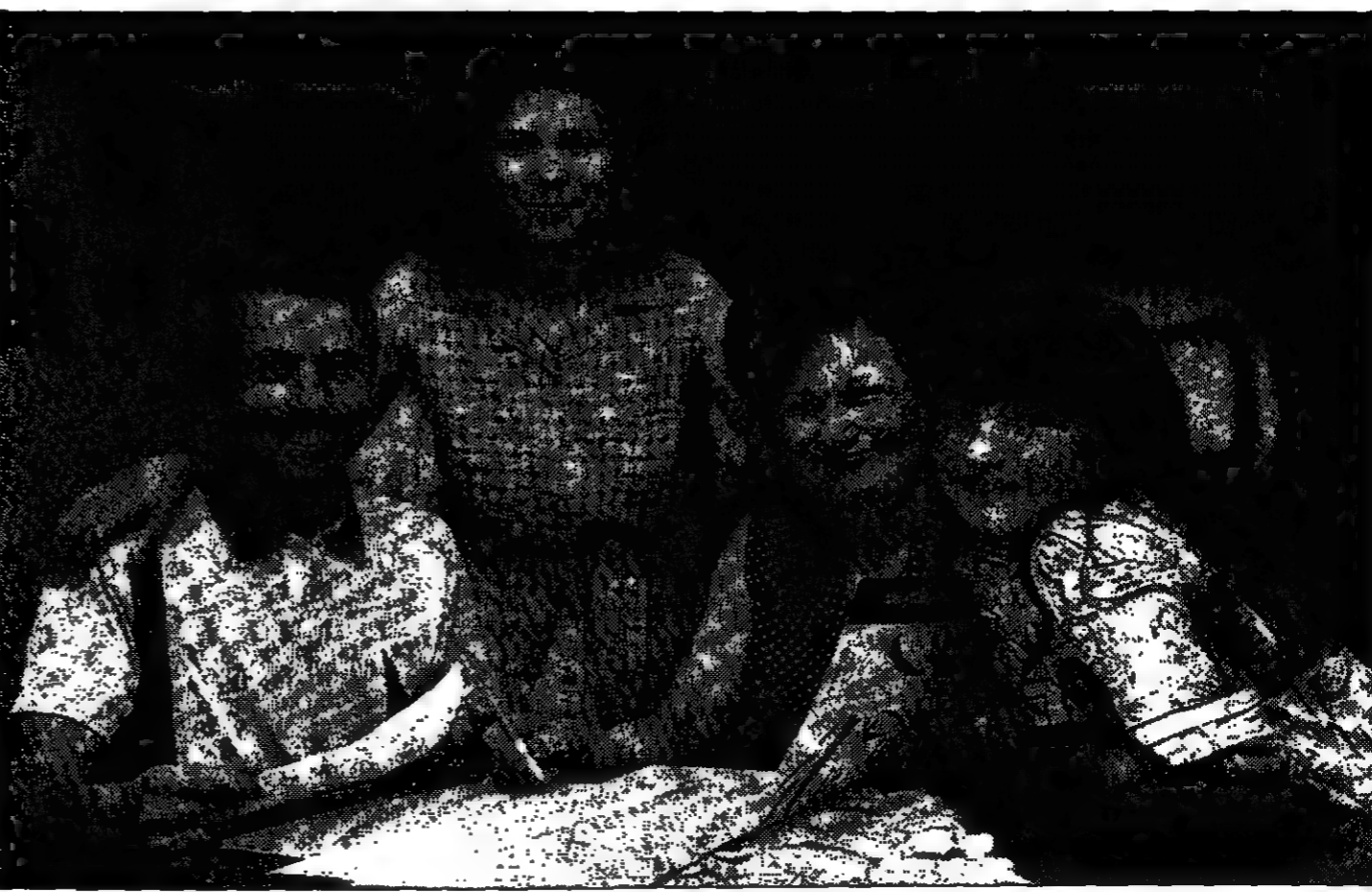
- £25 off your first year's buildings premium if you switch your policy from your bank, building society or other mortgage lender or £15 off if you switch from another insurance company or have not insured with Prudential before.

- Security discount of up to 15 per cent off your contents premium if your home complies with Prudential's minimum security requirements.

- Up to 20 per cent off your buildings and contents premium if you are aged 45 and over.

There are other features of their new policy which also pleased Larry and Ros. "When I telephoned Prudential on their free phone number for a quote, they were very efficient", Ros says.

Larry adds: "When the policy arrived, I was pleased to discover it was all in plain English rather than the usual jargon. Knowing Prudential's reputation, we feel that our home and its contents are securely covered."



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Bournemouth BH9	£185.99	£15.50
Barnet BD24	£167.59	£13.97
Bristol BS27	£178.86	£14.91
Stevenage SG3	£205.15	£17.10

The figures are correct as of August 16 1996. Please note that they include the 15 per cent discount for combined buildings and contents insurance plus a 15 per cent introductory discount off the buildings premium. Insurance Premium Tax of 2.5 per cent is included.

Morgan Grenfell European Growth Trust.

Morgan Grenfell Europa Fund.

Morgan Grenfell European Capital Growth Fund.

Important announcement for all investors.

To protect investors' interests, dealing was suspended in three Morgan Grenfell Funds on Monday 2nd September 1996. Morgan Grenfell European Growth Trust, Morgan Grenfell Europa Fund and Morgan Grenfell European Capital Growth Fund.

The reason dealing was suspended was because we were unable to value certain holdings within these funds.

Dealing resumed on Thursday 5th September 1996 in all three funds.

Our parent company Deutsche Bank bought all the holdings in all the companies where we were unhappy with valuations. This amounted to £180m.

We have appointed a new Fund Manager for the European Growth Trust and European Capital Growth Fund called

Stuart Mitchell. Stuart has enormous experience managing European Equities and an excellent track record.

Julian Johnston, who is the head of Morgan Grenfell's European Equity Team has taken over the running of the Europa Fund.

We are confident that our European Equity Team will be able to deliver the strong performance they have achieved elsewhere for other clients.

We would like to apologise sincerely for the obvious concern that these recent events have caused investors, and would like to reassure investors that we are working hard to ensure investors' confidence in Morgan Grenfell is fully restored and enhanced by the measures we are taking.

IF YOU HAVE ANY CONCERNS YOU WOULD LIKE TO DISCUSS PLEASE
TELEPHONE OUR INVESTOR HELPLINE FREE ON:

0800 282 465



MORGAN GRENFELL
ASSET MANAGEMENT

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WEEKEND

THE TIMES SATURDAY SEPTEMBER 7 1996



My dear Humphrey

I have done my best to die before this book is published. It now seems possible that I may not succeed. Since you know that I am not enthusiastic about it you are generous to give me space for a postscript.

One of my predecessors at Canterbury on being shown his portrait and asked whether he thought it did him justice, replied "It's not Justice I need, but Mercy".

There is much that is just and more that is merciful in your story but I am afraid that they do not add up to my original idea for a biography. It is certainly not a hagiographical "stocking filler" but it is yet another personal investigation

A LETTER FROM ROBERT RUNCIE

heavily dependent on the skilfully edited tape recorder. Burbling into it for background, I find it reproduced for substance. It is not only the syntax which makes me wince. There is much that I never imagined I would see in print.

The "mischievous journalist" has plenty of material for a Sunday paper profile and enticing sentences to be chopped up for promotion; but the writer of *The Inklings* who brilliantly evoked the atmosphere of Oxford in the 40s does not seem to me to have fully grasped what it was like to be Archbishop of Canterbury in the 80s. Maybe some distancing is essential if all

the evidence is to be gathered in. I can image an historian in the distant future, fascinated by your words, saying "But surely there was more to it than that". Meanwhile I shall try to keep my sense of humour and the perspective of eternity. I am sorry that you have had such difficulty in "pinning me down". Indeed I have a strong suspicion that the whole experience has made you the Reluctant Biographer of

Yours truly

Robert Runcie

The reluctant Archbishop

Today *The Times* begins an exclusive serialisation of the controversial new biography of Robert Runcie, the former Archbishop of Canterbury. Here, Valerie Grove interviews its author, Humphrey Carpenter



To Robert Runcie, Humphrey Carpenter seemed the ideal biographer. Carpenter's father was Bishop of Oxford in the 1960s when Runcie became Principal of Cuddesdon theological college. Young Humphrey would attend Runcie's services twice each Sunday, and when the students performed end-of-term revues, gazing Runcie's Muggeridge-like tones, Humphrey played the piano. The first Carpenter biography, of *The Inklings* (C.S. Lewis and his circle), drew a fan letter from Runcie. So he was not at all surprised to be Runcie's choice for his official biographer in 1991.

The two settled down with a tape recorder at Jennings Road, St Albans, the Archbishop's home in his retirement. Carpenter decided to write the book in the form of a diary — "Wednesday, went to St Albans. Runcie opened the door in shirtsleeves... the Boswell approach".

Mrs Runcie said "I bet you can't print most of it" but they never asked for a right of veto. "If he had asked for it, I would have said yes," Carpenter says. "But he didn't." Neither asked to see the work in progress. Runcie seemed relaxed about it. "He could hardly have been less concerned about putting himself in a good light."

"He's very flirtatious, with both sexes," Carpenter says. "He has a way of making people feel good, talks very intimately and responds closely to whoever he's with. He loves gadding about to Jeffrey Archer's parties, John Birt's parties, Glyndebourne, Ascot. There's never been such a sociable archbishop since the Middle Ages. He is after all a boy from a pretty drab, suburban lower-middle class home on Merseyside, who got where he was by a mixture of intellectual ability and luck."

Runcie was candid about various girlfriends he had, even when he was intending to be a celibate priest. "There was a German girl he took up with when he was in the Scots Guards. And a long friendship with romantic overtones with Jenny Boyd-Carpenter — she was an ex-model with split skirts, and he can still name her perfume — who bought him his first pig. Pig-keeping is one of the things the press seized on about him."

"When he met Lindy [his wife Rosalind] she was the Trinity Hall bursar's daughter; he says she has a very 'bursarial' attitude to money. She's an outspoken and vigorous person and as you remember, when the tabloids made allegations about her behaviour, she successfully sued."

It was Rosalind Runcie who read Carpenter's finished text first, and professed herself horrified. "She felt I'd betrayed confidences, put in things that were never meant to go on paper. But there was no dishonesty on my part: he always knew the tape was running."

Runcie first wanted to suppress the book. "He asked me to treat it as an archive. I said that wasn't possible and he realised he wasn't in a strong position. And when they'd got over the first shock, they went through the text carefully,

several times. I sat for hours with him — it was all done in the usual English civilised fashion — and cut the things he really wanted taken out. So he has, in a sense, approved and censored the text. But he is still left feeling fundamentally uncomfortable about the whole thing."

What upset Runcie most? "Well, I was rather horrified to discover that he didn't write the first drafts of most of his sermons and public speeches. People expect churchmen to write their own sermons, as my father did, and Runcie's predecessors did. The first draft of the famous Falklands sermon [People are mourning on both sides of this conflict] — at which Margaret Thatcher was said to be livid — was largely the work of Richard Chartres, now Bishop of London, echoing a *Times* article by Richard Harries, the Bishop of Oxford."

"Runcie would enlist the help of almost any friend — Gerald Priestland, Garry Bennett, or Peter Cornwell, who became a Roman Catholic priest — then rephrase, and almost learn by heart. He said it was because he lacked the time but actually he lacked the confidence to make initial statements himself."

And as Runcie's letter (above) says, the syntax of Carpenter's verbatim recordings made him wince. They lacked the carefully constructed precision of his formal utterances: "He would have liked the chance to polish up his prose."

Carpenter wears the air of a harassed schoolmaster. "Purple shirt, no tie, shabby green trousers, untidy grey hair, long nose," as I heard him describing himself. He is 50, married to Oxford's senior education officer, has two daughters, writes children's books as well as biographies, is co-director of this year's Cheltenham Festival of Literature and plays in a band. When we met he had spent all day in the BBC archives. I found him absorbed in Dennis Potter scripts. His biography of Potter comes next — after his forthcoming history of Radio 3, *The Envy of the World*, and, of course, Runcie.

He remains affectionate towards his turbulent priest, and convinced that his portrait is fair. "He is fundamentally conservative about almost everything in policy terms, but at the same time a total liberal. His conservative side may be horrified by this book, but his liberal side will enjoy it. It gives a true picture of his view of the Church of England and its internal fights, not just the big ones over public issues but the little backstairs assassinations, how people get on in the system and are chosen as bishops. And he never asked me to cut his views on the Royal Family, which were fascinating."

"I think the result allows him to reveal himself with candour as an amusing, complex, self-contradictory man. When the dust has settled he may find people treat him with new interest and respect and he'll enjoy a new lease of life — he's 75 and on rollicking form — because he's a man who does love being in the public eye."



PAGE 2: THE CROCKFORD'S SCANDAL AND GAY CLERGY

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INSIDE STORY

In December 1987 Robert Runcie faced public outcry when an 'anonymous' critic took his own life

The Crockford's attack that ended in death

On November 25, 1986, the Rev Gareth Bennett of New College, Oxford, wrote in his diary: "A letter from Derek Pattinson [Secretary-General of the General Synod] asks me if I would write the anonymous preface to the next *Crockford's*. He wants it by the end of May. I do not think that I can face the work."

On the same day, Bennett heard that Richard Harries was to be the next Bishop of Oxford. He remarked in the diary: "I suppose I had thought they might ask me."

Crockford's Clerical Directory, the Church of England's *Who's Who*, by tradition carries an unsigned preface which comments, sometimes acidly, on current ecclesiastical events. In many ways, Bennett was the ideal contributor. As much an Oxford don as a clergyman, he was a conservative High Church man who, disappointed in his ambitions, could be expected to take issue with trends within the Church. But he was also a shy man, a celibate who was uneasy in company, particularly that of women.

From 1980, Bennett was one of Runcie's regular speechwriters. Runcie says that he had asked for Bennett's help occasionally before he became Archbishop: "From time to time, if there was anything historical to be written, I would ask his opinion and Garry would write me a draft. I remember he was rather a master of quotations from Sydney Smith. He was a great help to me."

Bennett took pleasure in hearing his own words from Runcie's mouth. His Oxford friend, John Cowan, recalls watching one of the royal weddings on television with Bennett, who proudly identified part of Runcie's sermon as his own work. Other ghost writers were happy to help Runcie and expected nothing in return. For Bennett, however, the working relationship raised his hopes that his career might take a favourable turn. Bennett's 1985 diary shows Runcie seeming to take a great interest in his career.

January 3, 1985: "At the sherry before lunch I had a talk with Bob Runcie. He said that he wants us to have lunch later in the month and a serious talk."

Runcie says that Bennett constantly fouled his chances of advancement through ill-judged behaviour. "I began to promote him as a person to be taken seriously, I put him up for several jobs. I tried to get him a canonry at Canterbury. But I remember John Baker [Bishop of Salisbury] saying, 'Anyone who's ever sat on a committee with Garry Bennett will run a mile at the thought of promoting him.'"

Graham Leonard [then Bishop of London] was well aware of Bennett's ambitions. And his dependence on Runcie for fulfilling them: "A number of us used to say to him, 'Look, if you want to move anywhere, you've got to give up writing Bob's speeches and sermons. Because otherwise he won't let you go; he relies on you too much.' But Garry wouldn't do this."

Another year passed, and Bennett's hopes were still being disappointed. January 1, 1986: "I had half expected to be offered some kind of senior church job but again nothing happened. A whole series of possible deaneries and bishoprics went by and often were filled with second-raters. Of course, during this year I have become closer to the Archbishop and clearly he owes me something and needs me in the present situation of the Church."

Several letters from Runcie indicate the extent to which he now depended on Bennett for material. "I don't know

whether you would like to have a shot at something to help me, or to talk some time by phone or face to face. You are the only person to date who in my present naked state had produced a brief which I could actually use!"

Runcie admits that he had little wish for personal contact with Bennett: "He was a menace on the telephone... He would go on and on... I realise in retrospect how he must have craved this sort of conversational exchange."

Another undated letter from Runcie shows that he was still fuelling Bennett's hopes of a deanery or bishopric: "I only wish that I could do more for you. Rest assured that I will not cease from promoting the cause."

At the end of 1986, Bennett realised the futility of his position and on February 20, 1987, wrote in his diary: "The ineffable Richard Harries [the new Bishop of Oxford] filled the religious slot [on Radio 4] with honeyed vacuity. What do I do? The prospect of staying on in the C of E as I am, a fish-out-of-water in a church dominated by the liberal establishment, is not inviting."

noted: "I stayed in trying to work on *Crockford's*, which is beginning to be a worry."

The preface was finished on July 9, well after Pattinson's original deadline. "I shall have to brace myself for its publication next December. It could cause an explosion! And I shall certainly be suspected! But now I do not care!"

The first section contained nothing controversial; it was a shrewd summary by an accomplished church historian of the predicament of the Anglican Communion. Then the preface turned to the head of the Church.

"Robert Runcie has been Archbishop of Canterbury since 1980 and has already established himself as a notable holder of the primacy. He has intelligence, personal warmth and a formidable capacity for hard work."

There were other compliments, then:

"It would therefore be good to be assured that he actually knew what he was doing and had a clear basis for his policies other than taking the line of

seen it — and it was already in circulation." When he read it: "I think I spotted it was Garry at once." But he was not particularly disturbed by the preface. Attacks on his style of archbishopric had become commonplace, and: "I thought, 'Garry's said these sort of things to me before. I didn't take it all so seriously.'"

The press officer was quicker off the mark. On the day before publication, Bennett received "a series of telephone calls from various newspapers asking if I were the author of the *Crockford's* preface. They concentrate on it entirely as an attack on the Archbishop, ignoring all the rest of it. I simply denied that I was the author! What was the alternative?"

Thursday, December 3: "A very restless and sleepless night, consumed with anxiety and regrets over this wretched article. Up at seven and to the shop to buy up the papers. A great spread in *The Times* with a full page of quotations. The general view was that the Archbishop has been 'savaged'. I suppose I was naïf not to anticipate this furore!"

On the morning of publication, the Tory papers were inclined to agree with the preface-writer in their estimate of Runcie and continued to give the story prominence the next morning. Bennett, who had spent "another wretched night", recorded: "A reporter from the *Mail* rang up to offer me £5,000 if I was the author and wished to go public with them. He said it was rumoured that an announcement was to be made in the next 48 hours." Bennett's diary ends here.

By Monday evening, there began to be some concern in New College at Bennett's non-appearance — he was to have been conducting entrance examinations for history candidates — and John Cowan decided to call at his house. "I knocked on the door and got no response." Cowan summoned Bennett's next-door neighbour, who had a door key because he was often asked to feed the cat.

"We opened the front door... As we went in we saw first of all [Bennett's] suitcase on the stairs. Then we saw the cat was dead in the sitting room. I looked into the garage. It was not very light, the lights are not very good in the garage. It was half-light. I looked into the car. We saw Dr Bennett stretched out in the passenger seat. I realised that he was dead."

Next morning, Tuesday, December 8, *The Sun* led with the banner headline "Runcie row author kills himself". That day, there was due to be a meeting of the policy subcommittee of the General Synod of which Bennett had been a member. The meeting was held in private: at its conclusion, a coolly-worded statement was issued expressing "grief" at Bennett's death and deploring the "various pressures to which Dr Bennett had evidently been subjected following the preface's publication."

Runcie, who was present, recalls the meeting: "Everybody was waiting for this statement, and one nice member of the committee said: 'Oughtn't we to couple it with a statement of our loyalty to and affection for the Archbishop?' And one by one by these characters said: 'I don't think so, that's another matter. If we were to say we supported the Archbishop, that would suggest that there was a question of people not supporting him.' I suppose I felt a bit hurt. I thought, I've devoted hours to these piddling meetings, and they're not prepared to put up some little statement of support."



The press saw the Crockford's preface as an attack on the Archbishop

ing. I am now excluded from any real place in his leadership, only in its opposition."

It was in this state of mind that he accepted Derek Pattinson's invitation to write the anonymous preface to the 1987 *Crockford's*. Pattinson does not give the impression that his choice was motivated by malice towards Runcie.

Asked if he knew that Bennett was going to be critical of Runcie, he says: "I knew from general conversation with him, then and on other occasions, that his view of Robert was very affectionate and very critical, both at the same time." In fact, Bennett's emotions about Runcie were being affected by events since he had accepted the commission. On February 1, 1987, he went to Bushey Heath in Hertfordshire to preach for his vicar, George Austin [now Archbishop of York]. After lunch, according to Bennett's diary, Austin produced "an interesting computer read-out which showed how virtually every episcopal or deanery appointment was Bob's nepotism. It shook me, and I began to see I had really no chance." The print-out, which is among Bennett's papers, seemed to him to demonstrate that liberal churchmen had generally been preferred to Anglo-Catholics and evangelicals.

Bennett found the *Crockford's* preface very hard to write. On March 27, he

least resistance on each issue... He has the disadvantage of the intelligent pragmatist: the desire to put off all questions until someone else makes a decision. One recalls a lapidary phrase of Mr Frank Field that the Archbishop is usually to be found nailing his colours to the fence."

The preface turned to other targets. The General Synod was "virtually powerless and consistently ineffective", most of the debates were merely for show. Power was with the diocesan bishops. This had led to a "virtual exclusion of Anglo-Catholics from Episcopal office and a serious under-representation of Evangelicals."

Here, the attack on Runcie resumed: "One thing cannot be doubted: the personal connection of so many appointed with the Archbishop of Canterbury himself... Though one may accept that an archbishop should have influence on appointments, it is clearly unacceptable that so many are the protégés of one man and reflect his own ecclesiastical outlook."

The preface concluded by hoping that the Church of England could be rescued from "its present suburban captivity" and become "once again a Church for the English people."

Runcie recalls that he first heard of the preface from Eve Keatley, the Lambeth press officer: "She said, 'I'm very worried about this.' I said I hadn't

Facing the dilemma of gay clergy

'I've always been conscious that the homosexuals might stab me in the back because I wasn't one of them'

Runcie was trained for ordination at Westcott House, a place designed for gentlemen amateurs rather than serious theologians, though it had consistently produced more bishops than any other Anglican seminary. Its style was set by the principal, Kenneth Carey, who was snobbish but stimulating company.

What about the obviously homosexual atmosphere? "I wasn't conscious of it. I was amazingly innocent about the gay world, amazingly ignorant. I remember Richard Hare saying that Ken must be constantly torn by his physical reactions to handsome young men, and it had never occurred to me. But I had no time for the sloppy emotionalism of Westcott. I made common cause with a group that was in opposition to it, led by somebody who became my suffragan bishop when I was at St Albans, Vic Whitely, who was from Lancashire, and was prepared to start putting the knife in. There was a termly news bulletin, the *Record*, and Vic wrote in it: 'Do you belong to Athens or Jerusalem?' — a protest against the homosexual atmosphere."

Was this his first encounter with the element of homosexuality in the Church of England? "It was really, but I don't think there was any physical expression of it, no going to bed together. I think not, though I can't say for certain. "Ken was quite proud of me, because I was somebody who had 'had a good war' and, though I say it myself, I belonged to a group of rather promising characters who had academic honours. But I was never really close to Ken. I was

Anglo-Catholic, very amusing in conversation, and the best of the three lecturers... He hadn't had his breakdown yet."

When it came, what caused it? "His relationship with his family, and his homosexuality, and his rage at the way he hadn't been able to express himself. All this is charted in his autobiography, which has created great scandal because he's so open about his homosexuality."

The book is called *Some Day I'll Find You*. It was published in 1982 with the author's name as "H.A. Williams, CR" — the initials stand for Community of Resurrection at Mirfield, of which Williams is nowadays a member. Williams trained at Cuddesdon and became a curate at All Saints, Margaret Street. He describes himself at this stage of his life as "God's blue-eyed boy or — perhaps a better description — his lady companion... This God of mine forbade me to be three-quarters of what I was... The elimination of sex was one of the most important clauses in the contract I had made with him... Even mildly attractive people God regarded as his sexual rivals... And since sex and emotion are so closely bound up together, there were whole realms of feeling which were also frozen. God wanted me to be an emotional dwarf so that I might give my stunted heart wholly to him. And I used to tell him that my heart was stunted because I didn't love him as much as he deserved. How

sion. I could almost feel him patting me on the head."

Williams joined the staff of Westcott House in his late twenties, just before Runcie arrived there. His description of Ken Carey is much the same as Runcie's: "A supremely good principal... within limits. For if a young man was not particularly attractive physically and came from a lower-class background, then Ken was no use to him at all." Williams moved on from Westcott to a Fellowship at Trinity College, Cambridge, where he "fell hopelessly" for a male colleague, and was soon experiencing a severe nervous breakdown.

When he recovered, he chose a sexually liberated way of life: "During the next years I slept with several men, in each case fairly regularly. They were all of them friends. Cynics, of course, will smile, but I have seldom felt more like thanking God than when thus having sex." He continued to officiate as a priest, was the Dean of Chapel at Trinity, and became a monk at Mirfield when he was in his fifties.

Talking to Runcie about the sexual atmosphere at Westcott, I mentioned that several of his friends had told me that he intended to become a celibate

thought of getting married in those days, and believed that I would be content to be unmarried, though I preferred female to male company. No, that's too extreme in the second regard, because I was clubbable and enjoyed male company... There was a crude economic element in it: I never had any spare money to marry the sort of girl who I found good company. Does that make sense?"

Carpenter: "Yes, up to a point. You'd had lots of girlfriends and yet you really could imagine yourself leading a celibate life?"

Runcie: "I know that it sounds odd, and I think that it was perhaps something that never got resolved. And it was only when I got married that I realised how foolish I had been, how enjoyable it was. And yet I would still say today that I'm three-quarters bachelor, really. Because there's a great deal of retiring into books, and retiring into the male club — whether the church or the academic male club or the military male club — because I'm so at home and protected there."

Carpenter: "People have sometimes interpreted you as having, if not a homosexual private life, then a sort of..." Runcie: "Yes, I know."

Carpenter: "And the *Spitting Image* version of you is immensely appropriate." Runcie: "Yes."

ing for a bachelor existence can be shyness... I wonder whether, for all your clubbability, you aren't possibly much shyer than you seem."

Runcie: "Insecure, I think. My earliest memory of going to parties as a child was getting halfway up the stairs and discovering that I was so terrified that I couldn't speak. And trying to establish myself in school and in the regiment and in Oxford and then theological college was always an anxiety to me. But because I had the kind of gifts that were clubbable gifts, I was quite good at it — a mixture of anxiety about it, and yet an interest in other people."

Carpenter: "What is your feeling about practising homosexuals among the clergy?"

Runcie: "I've never found dealing with homosexual's very easy. I've enjoyed their friendship, but I've always been conscious that they might stab me in the back because I wasn't one of them. I generally take the line that heterosexual relationships are the norm for Christian behaviour, so that the young should be brought up to believe that genital sexual activity is something between different sexes. But of course, I do recognise that there are people for whom that's impossible, and that there must be some tolerance of same-

homosexual clergy. I think, mind you, that it is exaggerated now, because of the availability of the London clergy to grab the headlines. I honestly don't think that in good old-fashioned dioceses like Newcastle it is a huge problem. But yes, I'm not comfortable at ordaining somebody whom I know to be a practising homosexual, and I tried to hold that line. I reckon now it's a difficult line to hold."

I raised the point with Eric James, a priest Runcie had known since Cambridge days, that many people assumed that Runcie was gay. "The word 'gay' is so complicated," James answered. "If you said, 'Robert is gay', you'd be cutting out a large part of him."

Not that he means that Runcie is a practising homosexual; merely that many elements can be found in his sexual psychology.

Edited extracts from Robert Runcie: *The Reluctant Archbishop*, by Humphrey Carpenter, published next month by Hodder and Stoughton, £20

Runcie: "I've never found dealing with homosexual's very easy. I've enjoyed their friendship, but I've always been conscious that they might stab me in the back because I wasn't one of them. I generally take the line that heterosexual relationships are the norm for Christian behaviour, so that the young should be brought up to believe that genital sexual activity is something between different sexes. But of course, I do recognise that there are people for whom that's impossible, and that there must be some tolerance of same-

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● For details of The Times gardening theme cruise, turn to page 14.

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WIDGET FINN 

GARDENING

5

A blooming win within these walls

The green-fingered inmates who turn prison drabness into a blaze of colour

Gardening can be therapeutic, but there are few places where this is so relevant as in a prison, where flowerbeds and hanging baskets often provide the only respite from harsh surroundings.

It was this benefit which gave birth to one of the British summer's lesser known gardening competitions, the Windlesham Trophy, the winner of which was announced last Wednesday.

The trophy is named after its founder, Lord Windlesham, a former chairman of the Parole Board whose job introduced him to all aspects of prison life, and gardening as one of the rare bright spots. His suggestion in 1984 to the Royal Horticultural Society to hold an annual competition was taken up and now about 100 institutions are judged by the prison service to produce four finalists from different regions and evaluated by three RHS-trained judges.

The winner this year, after many years as a finalist and three as a runner-up, is Kirkham in Lancashire, an open prison on a former aerodrome. The jail has long had a reputation for its gardening and agriculture skills, but few people passing by would be aware of the acres of glasshouses, 50 poly tunnels, a propagating house, 120 acres of farmland growing brassicas and probably the largest crop of outdoor courgettes in the north of England.

All Jennings, the prison governor, says that about 60 of his 190 male inmates are engaged in gardening and agriculture as their primary work. As well as the food growing areas there are about 50 acres of amenity gardens, and it is these that won the trophy.

To make an impact with such a large area, bold groups of plants are necessary, as well as a selection of large beds and borders filled with banks of geraniums, antirrhinums and other bedding annuals cut into areas of lawn. The garden's impact is well illustrated by 55 yards of sweet peas trained along a fence that greets visitors at the entrance.



num and other bedding annuals cut into areas of lawn. The garden's impact is well illustrated by 55 yards of sweet peas trained along a fence that greets visitors at the entrance.

Other features include a garden created around a large pond, which is an area with seats and benches for quiet relaxation, a bowling green and hanging baskets overflowing with brightly coloured flowers adorning the high walls. But it was the overall presentation, tidiness and innovative new areas of planting from previous years that impressed the judges.

As significant as the Windlesham success is Kirkham town's achievement in winning the small town section of the "Britain in Bloom" competition. A large number of the plants used by the town were grown at the prison.

Among the four finalists for the Windlesham Trophy was Holloway Prison in north London, the largest women's prison in Europe. Holloway, perhaps more than any other of the finalists, illustrates the importance of the competition as a positive influence on prison life. At a time when its publicity has included incidents such as a prison inspection team walking out in protest at the conditions, leading to the appointment of a new governor, and reports of an inmate being handcuffed during childbirth, the Windlesham Trophy success is welcome news.

Rebuilt in the 1970s on the site of



An inmate at Kirkham Prison, Lancashire, tends one of the garden's trophy-winning features

a prison established during the 1830s, and retaining the massive original gatehouse that perpetuates the frightening Victorian ethic of correction, Holloway has neither the space nor the liberty of an open prison. Its plants all come from other prison sources: annuals from Spring Hill in Buckinghamshire and shrubs from Ford open prison in Sussex. As at Kirkham, and most prisons which take gardening seriously, much of the impetus comes from the enthusiasm of the staff in

charge of the working team. But it is a telling insight into the rewards of gardening that of the 12 or so inmates who tend the gardens at any one time, most are remand prisoners who do not have to work during the day but who garden because it is enjoyable.

The centrepiece of the gardens is where the paths of the main exercise area wind across banked grass and between beds, some filled with symmetrical patterns of petunias and senecio around a central

red canna, others with cordons, cordylines and anthuriums, or asters and dahlias beneath standard roses.

But there are other corners of rare delight and imagination: pink perovskia and 'Queen Elizabeth' roses with tubs of annuals standing on a pattern of square slabs and gravel around an old garden roller; the library garden, where the towering London plane must be the largest tree in any prison garden; and where the planting includes



One of the displays that helped Holloway become a trophy finalist



Hanging basket beats drabness

WEEKEND TIPS

■ The widest choice of tulips is in garden centres now. Buy now, but plant any time up to December. Most other bulbs are better planted straight away. Specialist bulb catalogues are also available now.

■ Evergreen shrubs can be transplanted this month. Soak the roots 48 hours in advance and move on a dull, still day.

■ Prune out flowered stems on loganberries, and tie new ones into place for next year. Space evenly on a fence or wall.

■ Take cuttings of plants in terraces pots too large to bring indoors for the winter, such as argemone, pelargonium. Use a gritty compost with little feed in it. Begin to reduce water to those pots which will come indoors.

Holloway is a prison where the gardens provide vital quality to the oppressive surroundings. As the gardens' foreman, Oily Ware-Lane, says, if the larger body of inmates did not enjoy them they would not be respected. In a place where every inmate inevitably has a security implication, it is heart-warming to discover one sign on a door that reads: "Do not switch lights off, seedlings growing."

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PROPERTY

How about the home office?

Rachel Kelly reports on how redundant office blocks in London are back in business as smart city flats

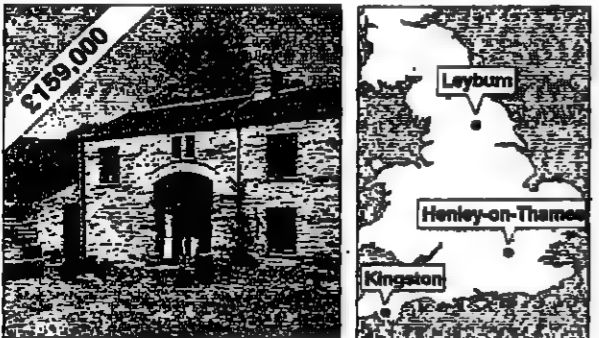
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CHERYL TAYLOR

Office blocks in London are rapidly becoming a new source of homes. At least 200 office buildings in central London could be converted into 6,000 to 8,000 flats, according to a report by Geoff Marsh and Malcolm Beckett from London Residential Research.

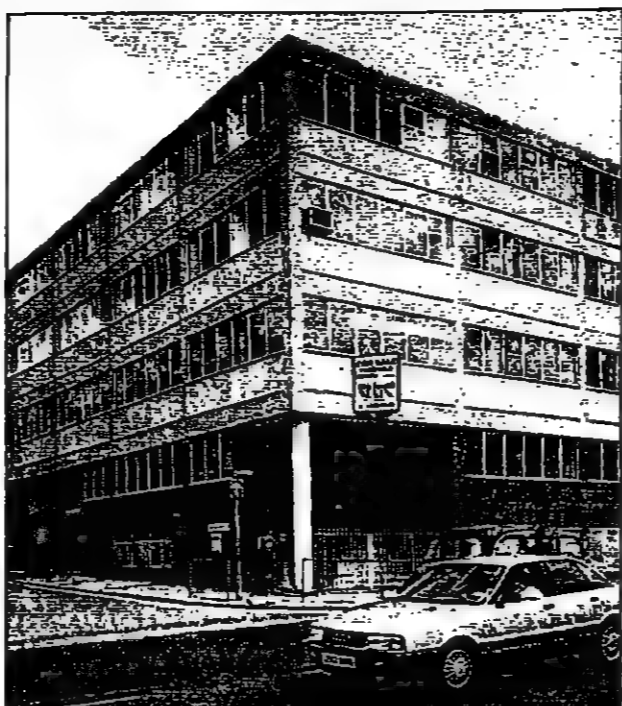
The report notes a decline in the need for offices: "All the signs are that conventional white collar employment in central London is set for long-term decline, after 50 years of sustained growth."

Just as the need for offices is shrinking, so the desire to live in town is growing. "The middle classes appear to be moving back from the suburbs and beyond. The collapse of the office market in the early 1990s has created the opportunity for residential developers to provide central London homes at prices which avoid living in a nondescript suburb or commuter town."

Demand is up thanks to London's growing role as a world city. Government figures show a need for more than 153,000 homes to be built by the year 2006, and its attraction as a cultural city centre brings in many potential buyers alienated by suburban apathy.

Mr Marsh says: "London is becoming an increasingly attractive place to live. People are moving back, attracted by the city lifestyle and innovative new housing schemes like loft developments."

"Converting offices into homes is a prime growth area in the property market," says Ian Marris of Knight Frank. "This is evident in the gentrification of Clerkenwell, Holborn, Southwark, and Spitalfields." He says conversions of existing buildings are now providing more than 50 per cent of new housing devel-



Royal Tower Lodge, a 1960s concrete office block near Tower Bridge, left, before Barratt converted it into 40 one and two-bedroom flats, right

opments in London. Redevelopments of redundant office blocks make up a "significant proportion" of these.

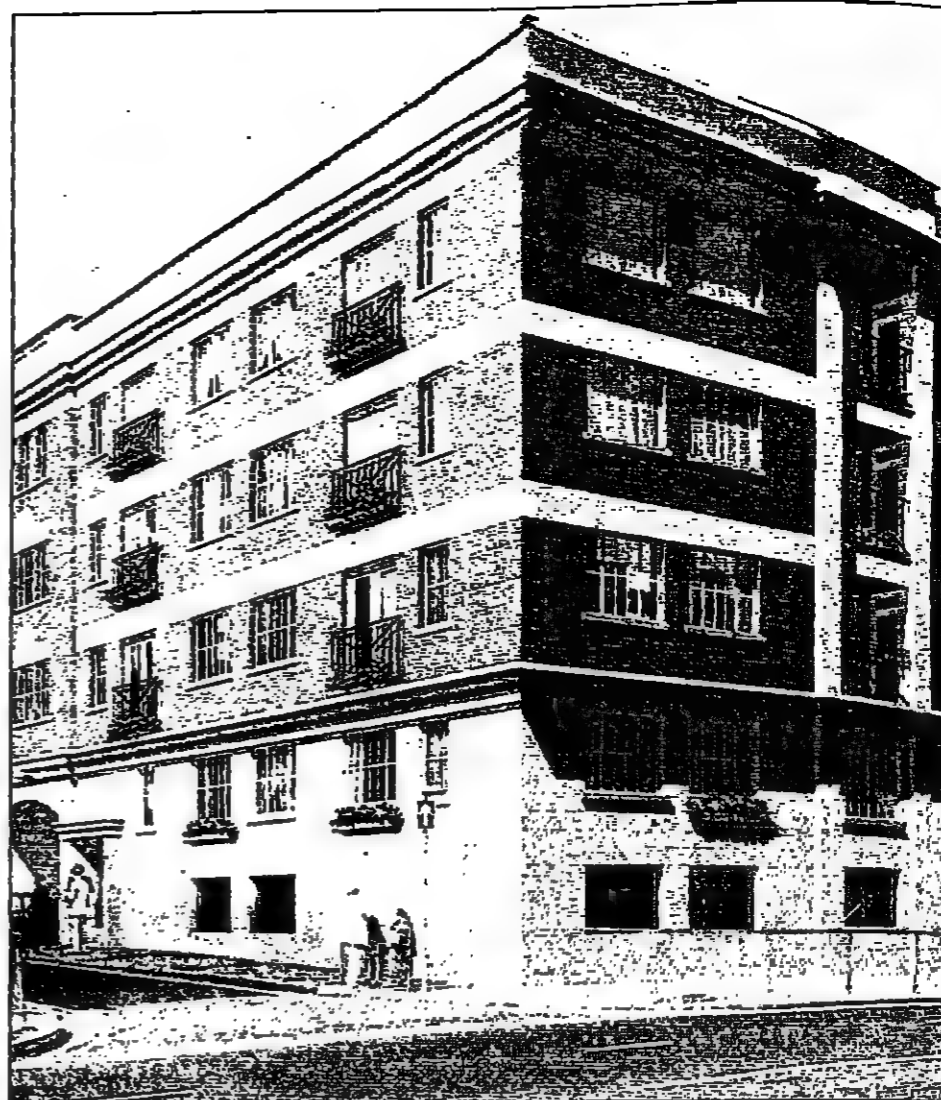
The numbers underpin the trend. During the boom of the 1980s, buildings were worth more for commercial than residential use. Now, in some areas of London, the capital value is higher for residential property. According to Mr Marris, empty office space worth £100 a square foot can increase its value to £125 a square foot with planning permission for residential development. A further incentive is that commercial buildings are exempt from VAT if they are bought for conversion to residential use.

But not all empty offices can be redeveloped. Barratt rejected several candidates before choosing Royal Tower Lodge,

near Tower Bridge. The building had lain empty for years until Barratt redeveloped it as 40 one and two-bedroom flats. All 40, priced from £82,000 to £140,000, sold in months before the work was completed.

David Pretty, Barratt's southern region chairman, says: "Not all commercial buildings have the right internal configuration for conversion and many are not well-placed for shops and transport."

Some developers minimise conversion work by reclaiming properties that were designed for residential use. London and Henley is developing several buildings in Bayswater which were formerly used as offices. Because they were built as houses, the



CONVERSIONS

MAYFAIR IS full of developments, and a good place to look, Justin Huggler writes. Large town houses which have been used as offices for the past 45 years are becoming homes again. These buildings were sold for commercial use on short leases after the Second World War. The leases are now expiring, and are not being renewed for commercial use.

In south London, Alexander Fleming House in Elephant and Castle, formerly the headquarters of the DHSS, is to be converted by St George and the Imry Group. They will transform Erno Goldfinger's controversial building into 400 flats, with shops, restaurants and leisure facilities. They hope to obtain planning permission for the two-year conversion scheme this autumn and provide flats from £50,000 to £200,000.

Further south, Barratt is planning to convert EK House in Clapham Park Road, SW4, in a neo-Georgian style. The facades will be traditionally styled in honey-coloured brick, with black iron balconies, and the corners dressed in cast white stone. The bottom two storeys will be rendered in white mock ashlar, cement modelled to look like cast stone.

The 38 one and two-bedroom flats will be renamed St Paul's View. The flats will have carpets, light fittings, kitchens and bathrooms and buyers will be able to specify finishing details. Prices from about £70,000 to £135,000.

Additional research by Justin Huggler.
Barratt, 0181-534 4555, London and Henley, 0181-956 2411, Try Homes, 01895 251222

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WEST SUSSEX - Crawley Down Price Guide: £675,000

A fine country house in a secluded but accessible position, about 5 miles from East Grinstead. 9 beds, 3 baths, dressing rm, recep hall, 3 recep, kit, flower rm, cllrm, shower rm, potential 3 room annex, 3 single garages, garden, woodland, paddock area. About 2.95 ha (7.3 acres).
EAST GRINSTEAD: 01342 326326

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CHELSEA: 0171-352 1484
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COUNTRY OFFICES

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CIRENCESTER: 01285 642244
EAST GRINSTEAD: 01342 526326
FARNHAM: 01252 737115
LYMINGTON: 01590 677233
NEWBURY: 01635 523225
OXFORD: 01865 311522
WINCHESTER: 01962 863131
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North London 0171-722 3336 Wimbledon & Sursey 0181-946 9447
South of the M4 01256 398004 North of the M4 01865 311522



RIVERMEAD COURT, Fulham, SW6 Lease to 2105 £435,000

A wonderfully light 6th floor flat with views over the Hurlingham Club and the Thames. 3 bedrooms, dressing rm/bathroom, 2 further bathrooms, cllrm, large reception, dining hall, kitchen, lift, 24hr portage, use of riverside communal garden, 2 parking spaces.
FULHAM: 0171-731 4223



GLOUCESTERSHIRE - Lechlade Price Guide: £485,000

A Cotswold stone house in a lovely lakeside setting in unspoilt countryside. 4/5 beds, 2 baths, 2 recep, stone summer house, double garage, gardens, paddock, lake. About 2.91 ha (7.2 acres).
CIRENCESTER: 01285 642244



OXFORDSHIRE - East Hanney Price Guide: £425,000

Exceptionally well constructed, an architect designed house on the edge of the village. 5 beds, 2 baths (6th shower optional), 2 recep, dining hall, 3 garages, gins. About 0.5 ha (1.25 acres).
OXFORD: 01865 311522



HAMPSHIRE

Ropley

About 4 miles from Alresford on a quiet country lane, a pretty colourwashed cottage, reputedly dating from the 1600s, full of charm and character. 4 beds, 2 baths, 2 recep, kit, utility, cllrm, double garage. About 0.13 ha (0.33 acres).
Price Guide: £275,000
WINCHESTER: 01962 863131



PEMBROKE WALK, Kensington, W8 Freehold £975,000

Approached through a courtyard, an exciting artist's studio and cottage providing flexible accommodation. 4 beds, 2 baths, 3 recep, kit, utility rm, parking space, courtyard, patio garden.
KENSINGTON: 0171-727 0705



PRIMROSE HILL, NW3 Freehold £550,000

By Primrose Hill Park and Regents Park, a modernised terraced 3 storey house. 4/5 beds, 3 baths, shower rm, cllrm, 2/3 recep, kit, store rm, 2 terraces, patio garden, drive, garage.
ST JOHN'S WOOD: 0171-722 5556



GLENELDON ROAD, SW16

Beautifully restored, a Victorian detached house with a most spacious interior and a south facing 23.5m (77ft) garden. 6 bedrooms, 3 bathrooms, 3 reception rooms, kitchen, utility rm, cellar, garden, parking.

Freehold. £375,000

WANDSWORTH: 0181-871 3033

Cheryl Taylor on how townsfolk weary of the rat race can find peace and still make a living in the country

Turning a pursuit into a lifestyle

For an increasing number of people, the ideal property is more than just a place to come home to — it is a way of life and a way out of the rat race — particularly if it is in a part of the country most people only visit while on holiday.

Any property gives you the chance to shift down a gear, to look at life in the fast lane from a different perspective. And, for those who have never had much time for fast living in the first place, there is great appeal in settling down to make a living from a passion, such as growing grapes, keeping bees or serving cream teas.

According to Robert Carslake, a partner in estate agents Strutt & Parker in Devon, there is growing demand from well-off townies tired of urban life who want to buy a home in the country with the potential to earn an income.

The types of business include vineyards, fruit farms, fisheries, bee keeping, riding schools, kennels, plant nurseries, tea shops, guest houses, holiday cottages and even golf courses. "Houses with adjoining cottages for holiday letting and bed and breakfast establishments are the most popular," Mr Carslake says, "but often prove the hardest work. Some purchasers imagine all they have to do is welcome the holidaymakers, wave the duster around and change the beds on Saturdays. The most suc-

cessful holiday cottage complexes, however, are those where the owners are fastidious about the presentation of their cottages and do everything to ensure the visitors have a good time and recommend the cottages to their friends."

HOLIDAY COTTAGES

ONE EXAMPLE of a house with income potential is Wolborough House at Berry Head in south Devon, which has stunning views across Torbay to Torquay, for sale at £375,000 through Fulfords. It has five bedrooms in the main house, three self-contained apartments, a billiards room and a lower ground floor leisure complex, with gymnasium, swimming pool, sauna, solarium and bowling alley.

In the Cotswolds, holiday cottage complexes are in constant demand, according to estate agent Humbers. On its books at £450,000 is Tythe Cottage and Tythe Barn Holiday Cottages, a five-bedroom house and four fully equipped holiday cottages, converted from a pair of 18th-century Cotswolds stone barns, in Winchcombe, near Cheltenham. The turnover of the business is £47,209 a year.

Or, for £495,000, you could buy Otford, a restored 17th-century seven-bedroom farmhouse with a separate holiday cottage and conference centre



The good life: Mark and Lucy Davies run Maelcombe House in Devon and serve freshly caught crabs to guests

complex, in 7.5 acres of gardens and paddocks, near Blakeney, on the fringe of the Forest of Dean. It comes with three cottages, an all-weather tennis court, croquet lawn, laundry, office and a games room.

At the top of the market, Abbots Court Cottages, an award-winning deluxe holiday cottage complex in the Vale of Evesham, 12 miles from Stratford-upon-Avon, is for sale at £1.25 million through Knight Frank. It comprises ten character cottages and a half-timbered, four-

bedroom 18th-century house in a courtyard. The complex has a turnover of about £160,000 a year.

IN THE West Country, properties with good equestrian facilities are highly sought-after, says agent Hugh Mackenzie of Village & Country Properties in Exeter. "Top notch properties, suitable for a riding school or horse livery business on up to 70 acres in south Devon, fetch at least £500,000. You might find a farmhouse with stables and a few acres of pony paddocks for £150,000 to £200,000 in west Devon," he says.

If you are fond of horses you might like Milford House, a Grade II listed, five-bedroom Georgian country house in 9.5 acres at Lower Langford in the Chew Valley, west Somerset, which has three letting apartments and the potential for a horse livery business, available at £600,000 through Humbers. It has a stableyard with seven loose boxes, tack room, an all-weather training area and paddock.

and a productive trout farm, in 22.5 acres, at East Allington near Totnes, can be yours for £500,000. It comes with a converted barn, two three-bedroom cottages, four well-stocked lakes and two ponds fed by a stream.

Guests are free to wander around the gardens and the farm, which supply fresh produce for the kitchen, enjoy a game of tennis on

RUNNING A SEASIDE IDYLL

About 15 years ago, Mark and Lucy Davies moved to Maelcombe House, a vast, rambling Edwardian house, on the south Devon coast near Prawle Point. They paid £125,000 for the house in 1982, which comes with 25 acres of subtropical gardens, a small farm, a plethora of wildlife and its own beach, in an Area of Outstanding Natural Beauty.

When Mr and Mrs Davies first saw Maelcombe House, built in 1908 by the district coastguard officer for his private use, it was in a dilapidated state. Little money had been spent on the house in 20 years and it was badly in need of modernisation. Yet it was love at first sight.

"Originally, we were looking to grow herbs, because the climate is warm enough to grow half-hardy plants. We had 15 acres in front of the house under bracken and gorse, which we planned for our herb garden. The rest, we would use to graze a couple of cows, a few sheep and a pig or two. To provide an income, we decided to try our hand at a bed-and-breakfast business," Mr Davies says.

Since then the couple have completely refurbished the 20-roomed house, including new windows, central heating, rewiring, a modern utility kitchen and several new bathrooms, at a cost of more than £300,000.

The B&B was a success, but the herb garden never did get planted. Maelcombe, now in its 14th season, is constantly booked from March until late October, at £31.72 per person per night for dinner, bed and breakfast. It is a set meal at the hotel, but for an extra charge they will serve lobster, crab and shellfish.

Guests are free to wander around the gardens and the farm, which supply fresh produce for the kitchen, enjoy a game of tennis on

the hard court, lend a hand milking the cow or help haul in the nets and the lobster pots on the beach.

The Davies' annual turnover at Maelcombe is between £70,000 and £80,000 a year, which includes the bed and breakfast business, the holiday apartments and their small farm.

"Maelcombe is a very special place. The kids, including our own three children, roam the farm, the cliffs and the beach without hindrance. Dolphins patrol the shore in front of the house, the occasional seal shelters in the cove and the basking sharks cause great excitement as they circle round, feeding on the plankton in April and May. We have privacy because of where we are, yet we are not isolated, being within walking distance of the village," Mr Davies says.

Mr and Mrs Davies love their seaside home. Yet they have decided to sell up because they want to spend more time with their children, who have to travel some distance to school.

"We can't pretend it is not hard work keeping everything going. There is half a mile of drive to maintain, and a house this size needs acres of carpet, miles of curtains and gallons of paint. Gardens, lawns and farm buildings all need maintenance. Most of the time it is magnificent, however, and we feel privileged to have lived and worked in this extraordinary place," Mr Davies says.

"You have to like people, and not mind about the outrageous things they do to you, unthinkingly for the most part, like standing a hot coffee cup on the polished surface of your antique sideboard," he warns.

© Knight Frank (01392 423111) and Marchand Pini (01548 857588) are asking between £600,000 and £800,000 for Maelcombe House (01548 511300).



Maelcombe House will go on sale next month

PROPERTY

SPAIN

COSTA BLANCA Marbella, Torrey Woodhouse's exclusive estate, the perfect location for a holiday home or investment. 1000 sqm, 4 bedrooms, 3 bathrooms, swimming pool, tennis court, golf course, sea views. Tel: 0181 893 2525

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You spot what
you're looking
for and want to
buy it. Easy.
Well, not always



As a child I ached for a doll's house. Not a modern one, but an old-fashioned town house with a basement kitchen and an attic bedroom for the under housemaid; flickering lights and miniature antiques, dishes of teeny Hunca Munca food and weeny accessories.

Luckily for my parents, the stores stocked only what most 1960s children wanted — boxy, contemporary dolls' houses, with burnt orange walls and Habitat-style furnishings. Even luckier for them, The Singing Tree did not exist.

This specialist shop in New King's Road, southwest London, is a Mecca for dolls' house fans from around the world, with drawer after drawer and case after case full of enchanting miniature furnishings and fittings. The dolls' houses themselves range from a small unpainted shop in kit form (£146) to fully decorated Gothic House (£4,950), with four storeys and 12 large rooms, magnificent staircases and many elaborate details.

Most of the houses on sale are available built or in kit form and, if you are a skilled woodworker, you can even get a set of full-sized architect's drawings with instructions (£19.50) and build your own. All exquisitely reproduced in 1:12 scale, most of the stock is hand-made in Britain and, best of all, is

made from the real materials — wood furniture, silver cutlery, oil paintings, hand-painted porcelain, hand-blocked wallpapers. The drawers open, wheels turn, lids lift off. The attention to detail is impressive. You can even have your own pet immortalised in 3D (£18.90) for the house by sending two photographs for the artist.

OP
WEEK

Boy and Dolphin fountain in a clear "water" pool (£73.50). There's even a traditional besom (10.5cm, £3.15) and a pair of gumboots (2.5cm, £4.50).

There, too, is a range of items for children to furnish their own dolls' houses, but this is primarily a shop for the enthusiast or older child. It is also an excellent source of unusual gifts: copper pans for the book (set of three, £13.65), a hand-painted toy box containing an array of perfect tiny toys (£49.50) for new parents, and a workbench and tool set for the DIY fan (£37.80).

STEPHANIE LEWIS
The Singing Tree, 69 New King's
Road, London SW6 4SQ (0171-736
27). Open Mon-Sat, 10am-5.30pm.
Telephone ES

Here's a little test to try out at your next dinner party. When the conversation comes to one of those hiatuses where the only sound is the evening's death-rattle, say: "We went to Ikea the other day..." and sit back. Everyone, it seems, has an Ikea story. And few

We went to Ikea the other day, as it happens. We were moving home and needed a sofa, a double mattress and a wardrobe for the children. If we saw some bookshelves we liked, we'd buy them and, maybe, a couple of chairs and a low table. We had a credit card and we were going to use it. A

The Ikea superstore in northwest London is approached along the North Circular Road, a three-laned playground for boy racers and uggernauts. Approaching from the east, the road leading to Ikea branches off to the left. If you are doing 30mph in the slow lane you can't miss the Ikea road sign. We were doing 50mph in the middle lane and missed it.

After 20 minutes meandering around some of London's less attractive housing estates, we found the road again, and followed it, and followed the signs to Ikea, and ended up in a Tesco's parking lot. We joined the queue of cars making their sorry way up a bit, left a bit and, finally, to Ikea's parking lot.

Eventually we found the furniture section. Just us, chairs, sofas and a mirage purporting to be an aid staff member. You could see her in the distance but, when you got close to her, she disappeared. This gave us ample time to pick out the sofa we wanted and, when our spokesperson finally assumed corporeal form, we bought it. Well, not *it* exactly, but one which would look

...but one which would look
...it when it was delivered. In four
...five weeks. Never mind, we
...might not need to sit down for the
...1 month anyway.
...looking back, buying the sofa

finish 100

GO TO DESPATCH

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82

FIND IKEA STAFF MEMBER

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Go to home delivery

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Try to locate the product

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FIND FAULT IN PRODUCT

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pay for product in trolley

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RETURN TO CHECKOUT

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miss one turn

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afternoon. We'd seen what we wanted and, eventually, bought it. We were to see other things, and not come close.

It wasn't so much that we changed our mind, but that the store seemed determined not to sell the three systems of purchase appeared to be in operation: the sofa system, whereby we gave them our money and they promised to deliver the goods at some time in the fairly near future. Then there was the pick-and-mix system, where you picked things up, put them in your trolley and paid for them at the other end. Both of these seemed very simple.

But there was also the order system, which was two systems in one. Some items had little numbers on them, which correlated to their position in the vast dispatch area downstairs. You wrote the number down on a piece of paper and then, before you got to the check-out area, went to find them and put them on your trolley. Other items, though, for no apparent reason, had no numbers. Instead, you had to keep a

sales assistant in one place for long enough for them to help you, and they would give you a little printout that said you had ordered something. Then you had to fetch it from the dispatch area.

The sensible person might now be asking themselves why there was any necessity for two systems, both requiring the same customer participation, but one taking rather longer and including contact with a mirage. We were told it was a new system, introduced that very day. Lucky us.

Ikea admits that since the store was built it has become victim to its own success and it is taking time for the company to develop what it feels is a satisfactory level of customer service. It is now changing the store and plans to build further stores in London. It has also recognised the need for staff training and is addressing this but says it has not been possible to do so earlier because of the business demands.

leaving out the bit where we discovered that our double mattress was not, in fact, waiting for us, but had to be fetched, as did the flat-packed wardrobe, the upshot being that we went through the checkout three times, we went to the home delivery section and asked them to deliver both items. They said they would, and would charge only £20 to do so. We were in no position to argue.

We then discovered that the £20 had to be paid in either cash or by cheque. We had neither and Ikea, it transpired, did not have a cash point. Tesco's did, but not Ikea, making it possibly one of the few remaining superstores in the western world not to. The man at the home delivery desk took pity on us and agreed to send the stuff COD.

The flat-packed wardrobe and the double mattress arrived at the new house the following morning. Two burly chaps heard them out of their van, relieved me of the £20, got me to sign a piece of paper and then shoved off. "Er," I said, "would you take these upstairs? They

carry things upstairs," one of them said.

So I heaved the stuff upstairs and put the wardrobe together, according to instructions, which were almost clear.

Now all we have to do is wait for the sofa to be delivered. The living room is on the ground floor so, unless the delivery men are not insured for carrying things through doorways, we should get it in to the room all right.

But wait — there's a postscript. A couple of days ago my wife decided to put together a children's sofa-bed we'd bought; a cute little thing that seats two small bodies snugly and then unfolds into a child-length mattress. Only £155. The mattress is in three bits, with the cover extending over only two of them. The third had to be inserted in the third bit and zipped up. My wife inserted, pulled the zip . . . and it broke. We could take it back, of course, but she has decided to repair it herself.

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...as reported by Dr. Robert C. Nelson, a leading expert on the relief of Prostate problems. 6 clinical studies, yet little known to most doctors (available at health food stores). You'll discover which foods may help the Prostate and which foods may cause irrita-

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out how and why they work. You'll discover how to protect yourself against Tinnitus, what drugs are recommended and how diet can be effective. You'll also discover how Tinnitus maskers work, what other disorders are associated with Tinnitus and which foods can help you to hear better. Many people are putting up with irritable Tinnitus prob-

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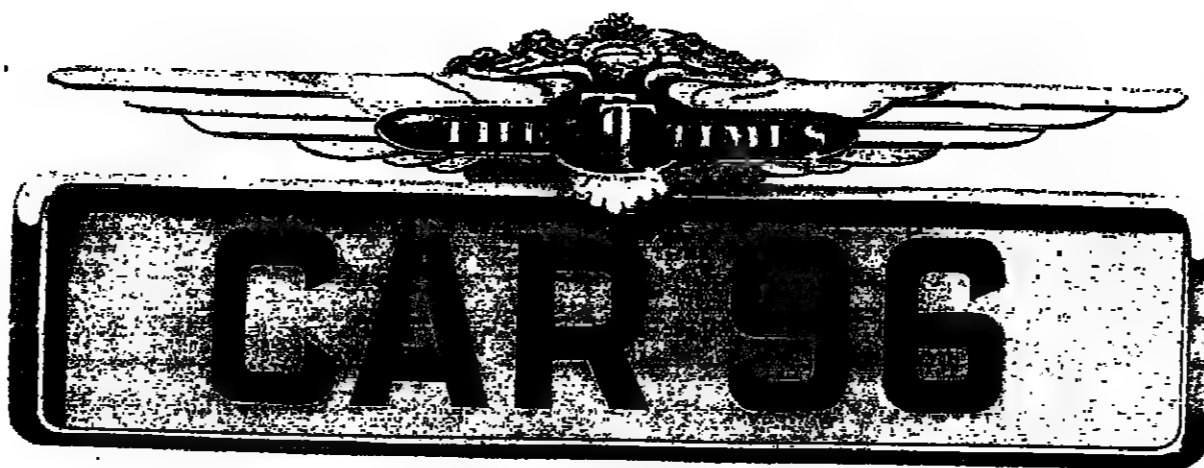
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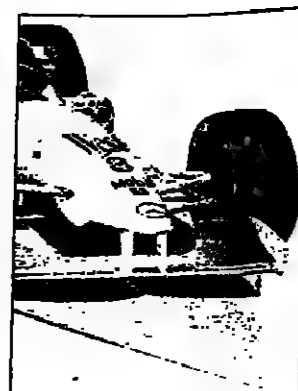
How an 'ailing' wife discovered the truth

Page 2



Is this the shape of the new Silver Arrows?

Page 5



SATURDAY SEPTEMBER 7 1996

Boxster, you could be a contender

Porsche is weighing in to a softer market with its new sportscar, says Kevin Eason

Her only question was: what colour? The woman buyer was a godsend for the Porsche management as they struggled to explain their search for a new audience.

Because Porsches are supposed to be cars for men, James Dean looked mean, moody and magnificent in his 550 Spyder, all Brylcreem and white teeth; the star in the car to die for. Except that Dean actually died in his Porsche in 1955, a crash that helped turn a three-film wonderboy into a legend.

If Dean had been driving a Ford Escort, maybe he would not have ended up as a footnote in motoring history. Except that his tangled car is captured in lurid technicolour by every picture library because crashing a Porsche is almost a romantic event.

The link between speed and rebellion was irresistible, with pundits deciding on the basis that he drove a Porsche that he must have been driving flat-out, carefree and reckless, ready to die young rather than live life as Mr Boring. It all helped cement an image of the Porsche as the car with power that could not be tamed, even by a man with Dean's charisma.

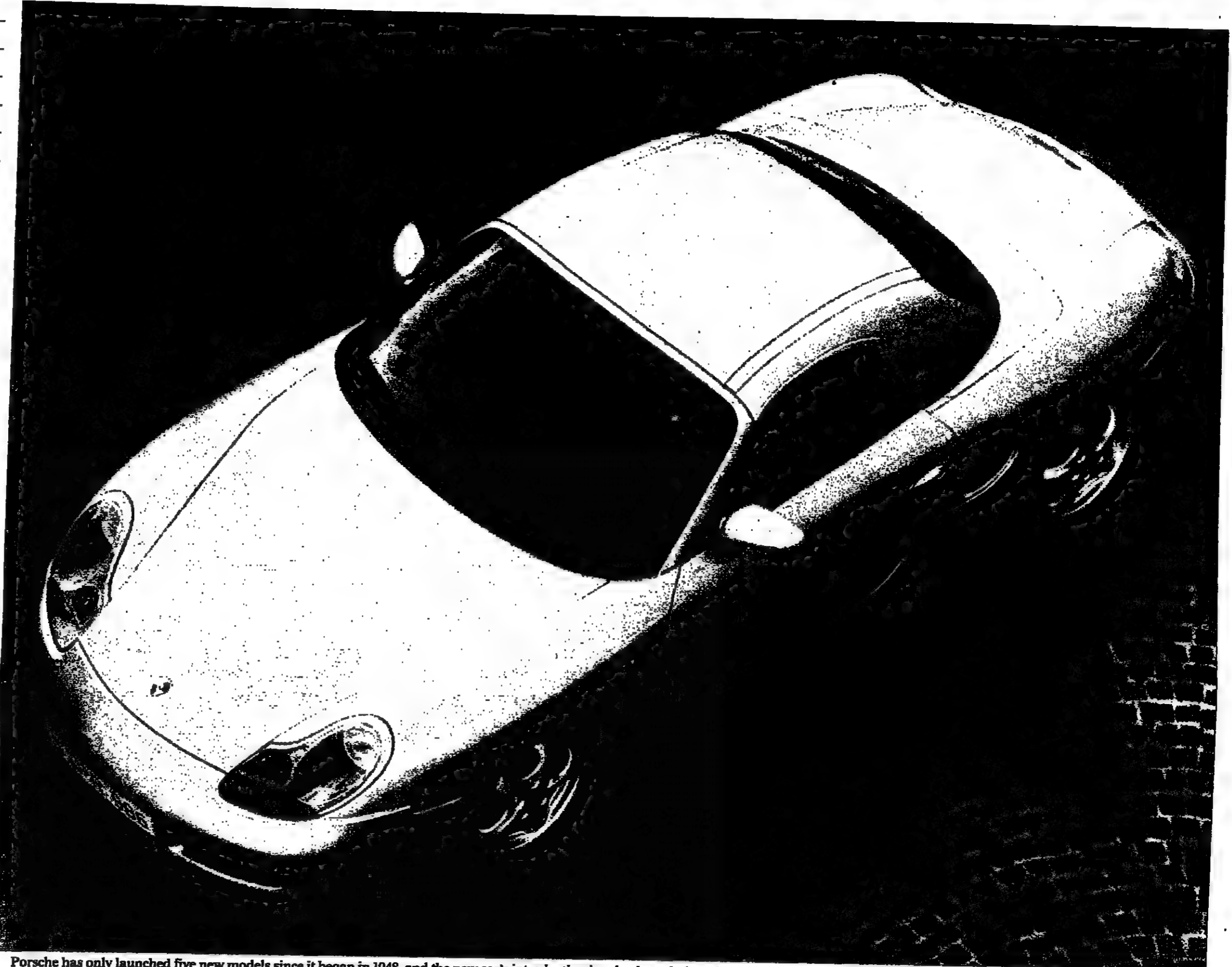
Actually, the crash was not Dean's fault and had little to do with whether his fabulous Spyder was fast or not.

So when Porsche launches a car with overtones of the old Spyder and targets women buyers, what of the legend? What is to happen to all those chaps with hairy chests and gold bracelets?

Porsche has only launched five new models since it was founded in 1948, so you can bet that when they got around to the Boxster, they thought about its potential buyers in some depth. Kevin Gaskell, Porsche's managing director in Britain, says that typical customers for Porsche's staple 911 — costing £59,000 to £94,000 — are 44-year-old professional men with 2.5 cars already, as well as 2.5 children: Mr Average Rich Guy who likes the sort of car so expensive and exclusive that only around 1,300 will be sold here this year, in fact.

But the Boxster is different. Costing around £35,000, it is looking for an audience that combines money and pragmatism — Dinkies (Double Income No Kids), singles and people apparently searching for "an active style of self-fulfilment leading to a new, experience-oriented philosophy in life... more critical in their assessment of virtues such as discipline, obedience and fulfilment of duties", according to the Porsche press pack. (If you meet someone like that, keep it to yourself.)

Porsche only needs to find 1,000 of them to sign up annually for a Boxster, and they have succeeded. That search apparently includes women who increasingly have a chequebook of their own large enough to buy a Porsche. They don't usually, because of

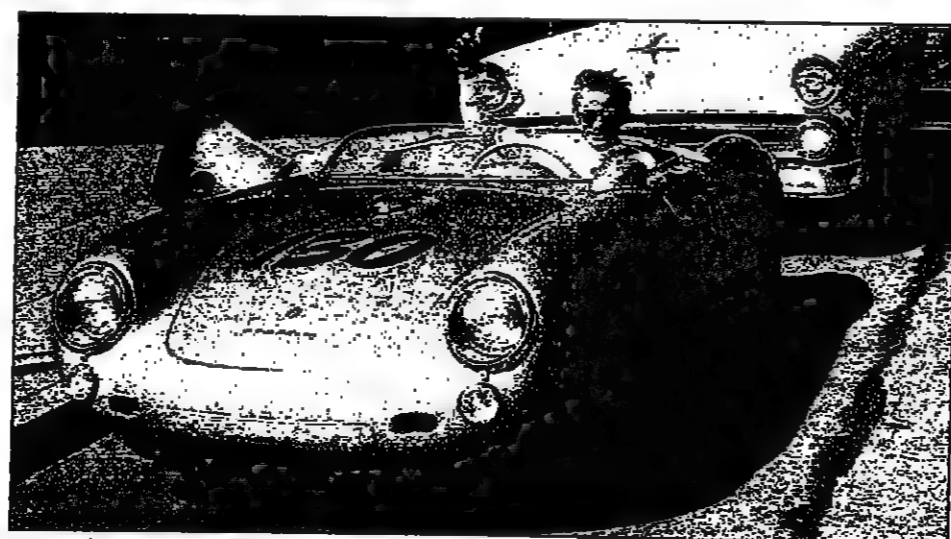


Porsche has only launched five new models since it began in 1948, and the new car's introduction involved much thought about its market, which includes women with enough money to buy a Boxster

that James Dean bloke-ish image, which is supposed to mean that Porsches are undriveable by all but film legends and men with medals, and ignores the basic virtues of luggage-space and practicality.

Then up popped the girl. Young, long-legged, affluent and unaffected by image, she walked up to Gaskell and simply wanted to know when she could have one and which colour would be best. In the space of a day, Gaskell had converted a complete set of potential buyers: middle-aged men, a bunch of young guns and a woman, all desperate for a Boxster of their own.

This end of the market used to be wide open: now there are more cars vying for attention than teams in football's premiership. Mercedes has launched its SLK roadster, there is the Alfa Spider, the upcoming Jaguar XK8, the MGF, Fiat Coupé, and James Bond's car, the BMW Z3. The Merc is fractionally staid and has an unappealing four-cylinder engine; the Jaguar is probably too expensive; the



James Dean encapsulated the old image: tough, daredevil and testosterone-charged

MGF is too mass-market; the build quality of the Spider and Fiat is still untested, while the Z3 is pretty but comes from the maker of reps' cars.

The Boxster has the sexiest engine note, drives like a dream and looks as distinctive as James Dean's Spyder.

There was no way to find the limits of grip and performance driving around the back roads of Germany this week, except to discover that the limits were so far away that the Boxster felt wonderfully safe. There was enough spirit and confidence in the car though to tell me that Porsche will have no trouble selling the Boxster.

The styling is gloriously reminiscent of that Dean Spyder: curvy, low — and dead cute. The interior is a blend of modern, leather-upholstered luxury and quirky modernity, although it seems a tad twee to have the rev counter as the central dashboard dial and not the speedometer, the clock

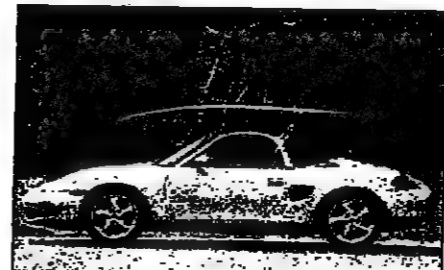
most Porsche drivers would have their eyes on.

The soft hood peels back electronically in 12 seconds, apparently a record among convertible makers, who seem to have set up a new unofficial race for getting the hood down quickest. Better still, there is actually luggage-space — a

real boot to put things in. In the SLK, the top comes down and turns the boot into a biscuit barrel but the Porsche is unaffected, with proper stowage space at the front, and at the back, because the engine is mid-mounted and slung deep in the car's hull.

Performance is no record-breaker, but 200bhp is masses even for the committed driver in a lightweight car. The Boxster is a rare mix of sports car and hatchback — a supercar for a trip to Tesco's so stylish that James Dean could have loaded his beans and beer into the Boxster and still looked a legend.

Price: expected at £35,000.



Fast and fun: the new design acknowledges practicalities such as luggage space



Fast and fun: the new design acknowledges practicalities such as luggage space

Engine: flat-six 2.5-litre producing 204bhp, feeding rear wheels.
Performance: 0 to 62mph in 6.9 seconds (Tiptronic gearbox version, 7.6 seconds); braking from 62mph to 0mph in 2.7 seconds; acceleration to 125mph in 30.8 seconds; braking from 125mph to 0mph in 5.6 seconds. Top speed 149mph (manual).

146mph (Tiptronic). Fuel consumption 31.7 miles to the gallon average (manual); 30mpg (Tiptronic). Equipment: specialised roof rack which fits when the roof is folded; two separate boots offering a combined total of 260 litres of space.

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So you convince the policeman that you were speeding because your "wife" needs to get to hospital. What next?

Old trick that backfired badly

This is a true story. I have changed the names of the people involved, but all other details are as told to me by two of the people concerned.

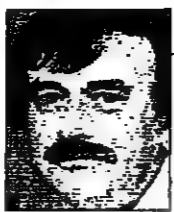
One evening recently Michael arrived home from work to find his wife, Alison, and one of her women friends, Angela, sitting in the kitchen. Angela had been about to drive home but her car would not start. Michael had a look at the car. He could not find the problem so he offered to drive Angela home.

At speed on a dual carriageway, Michael saw blue lights flashing in his mirror. He already had points for speeding and did not need more.

As Michael slowed down for the police, he said to Angela: "Pretend you're in pain." When the police officer approached the car, he saw the woman passenger grasping her stomach in agony. Michael said he was rushing his "wife" to hospital. She had a history of stomach problems, please.

Michael's plea and Angela's acting proved all too successful. The police officer insisted on escorting

DRIVEN TO DISTRACTION

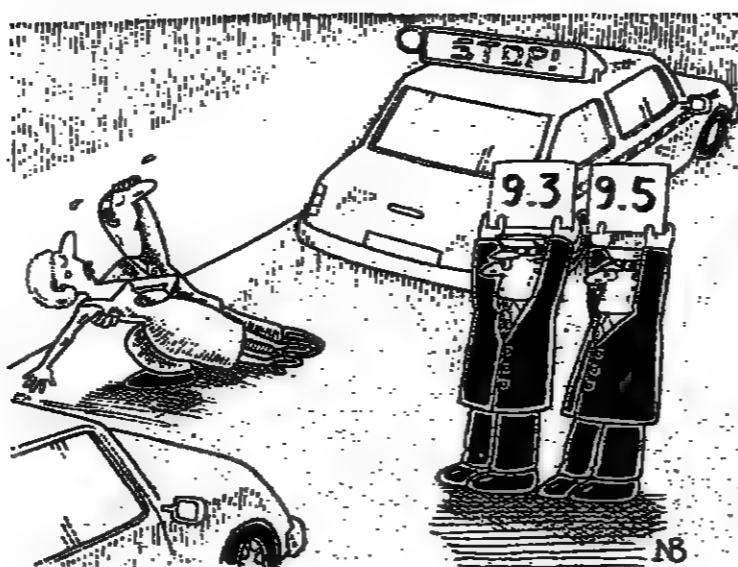


Peter Barnard

Michael's car to the hospital. Once there, Angela assumed illness almost turned to heart failure when the kindly police officer led them into the hospital's A&E department and right up to the receptionist.

Angela had to see a doctor, who could find nothing wrong, but ordered some X-rays. After these were taken, the doctor was non-committal. Angela was given pain killers and allowed to leave.

Later, the police officer returned to



his station, which was not far from the hospital, noted the incident in his log and signed off his shift. Michael and Angela, feeling somewhat ashamed, needed a drink. The police officer, after a busy shift, also needed a drink.

The policeman was halfway through a pint when Michael and Angela walked in. Angela's face, which had changed colour with remarkable speed several times that evening, now matched a traffic light.

an informal check with the hospital. There was no Angela Greenwood, the name the policeman remembered from Michael's driving licence, but there had been an Angela Thomas. The policeman knew that some married women continued using their maiden names and in any event, he had learnt enough to decide that there was no case against Michael and Angela.

Michael's wife also telephoned the hospital that day, to enquire about her friend who had been admitted the previous night. She was suspicious of Michael's relationship with Angela, the more so after Michael had telephoned from the pub with a story about police escorts and Angela's stomach.

The other relevant call made in the next few days was from the hospital, to Angela. More X-rays were required. Angela thought that this was some horrible practical joke. This possibility was almost as terrifying as the truth. The second set of X-rays confirmed that Angela had a tumour. Fortunately it was benign and operable and she has now fully recovered. Recovery from the night as a whole will take a little longer.

Michael was so chastened by the trauma that he decided to seek out the police officer and tell him the whole story as an act of contrition. The officer, a wise and experienced man, decided that no further punishment was required.

Are you living in crash city?



There is no straightforward reason why Birmingham leads the accident tables, but Eagle Star believes that the city's many motorway connections could be an important factor

IT'S ALL AT THE AUTOJUMBLE

THE BEAULIEU Autojumble at the National Motor Museum this weekend is the largest event of its kind in Britain. Nearly 2,000 stalls will spread around the New Forest fields selling everything from back axes to back numbers of motoring magazines.

THE SALE is vital for anyone with a rare or classic car to maintain, and a feast of curiosity for other enthusiasts. Motorcycles are well represented and specialist stalls offer books, photographs and automotive art. Many repair and reproduction companies will also be there.

MANY of the specialist clubs have stands to meet their members and recruit new ones. The Motor Trades charity, BEN, will have a large stand of donated material, including bargains from motor dealers having a clear-out.

BUT IF things run true to form, the chances are that some of the private stallholders may not even know what they are selling. For this is the ultimate garage sale, when all those little bits and pieces, nuts, bolts, valves and grommets which fill the most neglected shelves of workshops are spread out in the light for inspection.

THERE will also be an "Automart" of complete vehicles for sale and a Christie's auction of both automobiles and automobiles. The vendors will come from across Europe and the buyers will include those from Australia and the United States.

THIS IS the 30th Autojumble, a word coined at Beaulieu, and to mark the occasion readers of Car 96 are offered £2 off the usual admission price if they use the coupon below.

For further information: National Motor Museum, Beaulieu, Hampshire. 01590 612345



Present this voucher when you pay for admission for the 1996 Beaulieu Autojumble. One ticket only per voucher. This offer cannot be used in conjunction with any other offer or discount. Admission includes entry to Autojumble, National Motor

Drivers living in Birmingham are twice as likely to be involved in a car accident than those from Southampton, according to a new report, writes Harvey Ellison.

Quite why Birmingham is the most accident-prone city in Britain, while Southampton remains comparatively safe, is still puzzling the insurance company that carried out the survey. But it believes that good road layout and an absence of heavy congestion in Southampton could go some way towards explaining why so few of its drivers become involved in accidents. The size of the city also seems important, with Britain's four largest centres of population occupying four of the five most dangerous places.

The north-south divide seems not to matter when it comes to safe driving. Southampton, where only one in fifteen motorists is likely to suffer an accident in any year is followed at the top of the table by Belfast, Edinburgh, Aberdeen and Newcastle.

Eagle Star, Britain's second biggest motor insurance com-

Birmingham leads the danger list, while Southampton is safest

pany, with 1.5 million drivers on its books, carried out the survey by dividing the number of policy holders in each of 19 cities by the number of accidents they reported, then expressing the result as a percentage.

Because the vast majority of accidents take place within a few miles of home, the company says the survey is a fair reflection of the dangers in each place. It is likely that the overwhelming majority of claims came from motorists who had suffered accidents in their home cities.

"There does not seem to be any straightforward reason why driving in some of Britain's cities is safer in terms of accidents than others," said Graham Johnson, the company's divisional director. "It is likely that the combination of large volumes of traffic, road layouts and speed limits make some cities more hazardous for drivers than others."

According to the survey, 13.1 per cent of Birmingham driv-

ers (one in seven) had an accident last year compared with the one in fifteen from Southampton. In London the rate is one in nine (11 per cent) making the capital the third most hazardous city to drive in. Bradford has a slightly worse record (11.2 per cent) while Birmingham is adrift at the bottom of the table.

City	% Risk
Southampton	6.7
Belfast	6.8
Edinburgh	7.3
Aberdeen	7.5
Newcastle	7.7
Cardiff	7.8
Leicester	8.4
Brighton	8.7
Wolverhampton	8.9
Sheffield	8.9
Bristol	9.0
Liverpool	9.1
Leeds	9.1
Nottingham	9.3
Manchester	9.4
Glasgow	10.0
London	11.0
Bradford	11.2
Birmingham	13.1

"Birmingham is surrounded by motorways and it may be that drivers are coming off them too fast and then get into the city before they have properly adjusted to the slower speed," said Ian Crowder of Eagle Star Insurance.

"Socialists could have a field day in working out how these factors come into play and why there is such a disparity between cities. All we can do is to collect the data and use it to help us assess risk."

The survey shows that Glasgow and Manchester also figure high on the list of places where drivers are likely to crash. It appears that heavy security has turned Belfast into one of the safest driving cities in the British Isles.

Birmingham was also close to the worst, and Southampton second-best, in a similar survey carried out by Eagle Star earlier this year into the incidence of car crime. Some 51 per cent of cars in Birmingham were broken into last year compared with only 1.2 per cent in Southampton.

In that survey Aberdeen was the most secure, at 0.8 per cent, and Leeds the most crime-prone at 5.5 per cent.

AA GRIDLOCK GUIDE

● LONDON
A21 Orpington; roadworks on Sevenoaks Road between Green Street Green and Stone House Lane. Delays at peak periods.
A406 East Finchley; North Circular Road down to single lane at various points between A1 Falden Way and Colney Hatch Lane flyover as major roadworks continue.
A4 Chiswick; major roadworks on the Great West Road, with traffic reduced to two lanes between the end of the M4 elevated section and Sutton Court Road during the day, and overnight down to a single lane both ways.
M4 junctions 2-3; one lane closed both ways between the elevated section and Heston services.
A1153 Dagenham; width restrictions on Lodge Avenue for roadworks at the junction with Woodward Road. Peak-time delays.

● SOUTH EAST
A329 Reading; Inner Distribution Road (IDR) has overnight lane closures for bridge work between 9pm and 6am.
A404M Cox Green Road closed for bridge repairs, with a diversion via Kimbers Lane, Spring Hill, Manor Lane, Shoppenhangers Road, Cox Green Road and Ockwells Road.

M20 junction 5; roadworks on A20 roundabout above the motorway with one lane closed.
M25 junctions 6-10; restrictions and lane closures between the Godstone and A3 junctions as widening work continues along the 18-mile stretch.

A29 Slindford; temporary lights controlling traffic during the day on Hayes Lane for resurfacing work.
● SOUTH WEST
M5 junctions 18-19; contraflow in operation with a 50mph speed limit in force for major roadworks between Avonmouth and Portbury. Expect lengthy delays, especially on Friday nights and Saturday mornings.
A417 Near Cirencester; various restrictions operating between just north of Stratton as roadworks continue.

A35 Totton Bypass; lane closures westbound near the Ruisington roundabout for emergency gas repairs. Expect delays at peak periods.
A36 Bath; roadworks on Lower Bristol Road. Peak-time delays, especially in the evening.
A412 between Swindon and Cirencester; restrictions and speed limits in operation between Latton and Weavers Bridge.

● MIDLANDS & EAST
ANGLIA
A38 Derby; restrictions near the A584 junction.
A6 Lockington; contraflow in operation for bypass work from just north of M1 junction 24 to Sawley Island (B6540) with no right turn

for southbound traffic into Donnington Lane.
A52 Grantham Lane; closures on the bridge over the A1 with temporary lights. Delays at peak periods.
A38 Burton; contraflow between Bransford and Barton, with diversions.
A46 Kenilworth Bypass; major roadworks near the A429/B4115 roundabout with contraflow, speed restrictions and lane closures.

● NORTH
A7 Carlisle; Scotland Road down to single lane both directions between Elterby Street and Briar Bank.
M6 junctions 28-30; lane closures between Layland and Glasgow in both directions.
A6138 North of Catterick Bridge; temporary lights. Long peak-period delays.
A697 Powburn, Near Arncliffe; road closed at Crawley Dene. Diversions.

A630 Wheatley, Doncaster; temporary lights. Long delays on Wheatley Hall Road.
● WALES
A458 East of Dolymann; temporary lights controlling traffic 24 hours.
A484 Rhyl; contraflow in operation at Drws-y-Nant for improvement work.
A4051 Newport; lane closures on Malpas Road between the M4 interchange at junction 28 and the Woodlands roundabout as major reconstruction work continues, with overnight junction closures and diversions in operation.

A472 Pontypool; contraflow in operation between Pontypool and the Heron roundabout for major roadworks. Expect lengthy delays, especially from the A4042.
A465 Glynneath Bank; traffic reduced to a single lane with a contraflow in operation as roadworks continue.

● SCOTLAND
A92 Tay Road Bridge; one lane closed southbound for maintenance work to be carried out.
M8 junction 15; reduced to two lanes westbound as roadworks continue at the Townhead junction, with various restrictions.
A77 Giffnock; contraflow in operation on Fernhill Road between Berryhill Road and Orchard Drive.
M73 junction 3; down to one lane at the Millinburn junction in both directions for roadworks.

A85 Perth; work on Glasgow Road. Various restrictions in operation. Delays at peak periods.
● NORTHERN IRELAND
M1; carriageway restricted to two narrow lanes at the Saintfield roundabout with 50mph speed limit.
A2 Carrickfergus; restrictions in Lame Road at the Hawbarrow Road junction.
A2; Ballyvaughan Road reduced to a single lane between Portlough and Portrush for resurfacing work.

MAJOR ROADWORKS
A map showing major roadworks across the UK, with a legend for 'James Lilly' and 'Other delays'.

Highways Agency Infoline 0345 504030

NEWS IN BRIEF

Congestion relief

Vauxhall is the first manufacturer to start fitting the Trafficmaster information system, which gives a verbal warning of congestion ahead on Britain's motorways. The system, which monitors traffic flow through a network of 2,500 sensors sited on bridges and verges, will be fitted as standard in many Vectra models from next month. It broadcasts an instant warning when it detects traffic moving at less than 30mph. The system will be standard on GLS, SRI and CDX models and will be offered as a £95 option on LS models.

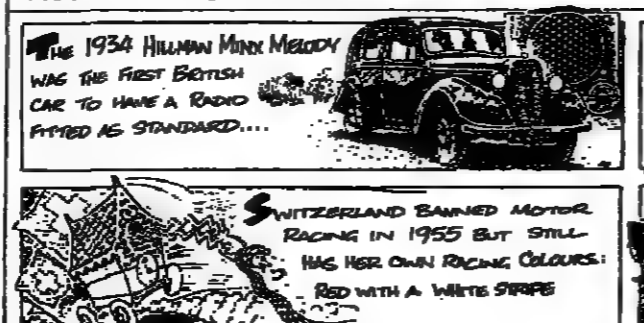
Goes like a shot

The world's first direct-injection petrol engine has gone on sale in Mitsubishi's new generation of Galant saloons and estates in Japan. The 1.8-litre unit will be available in similar models in Europe next year. Its power output is said to exceed that of the current 2-litre multi-point fuel-injected engine. Injecting fuel directly into the cylinder is said to combine the power advantages of a petrol engine with the economy of diesel. A 25 per cent fuel saving is claimed in urban conditions.

Terminally ill

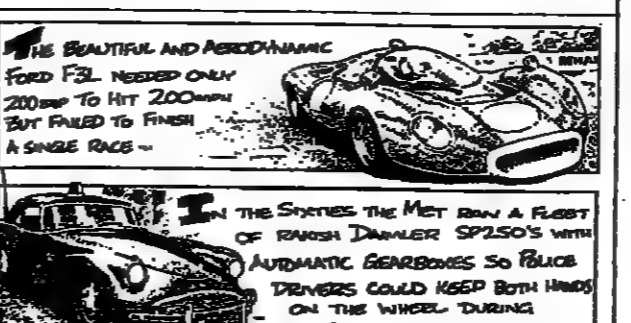
A flat battery remains the most common cause of emergency call-outs to the Mondial Assistance organisation, which offers help to motorists throughout Europe and on four other continents. Battery problems accounted for 33 per cent of call-outs, followed by mechanical and electrical failures such as clutch problems. But a surprising 11 per cent of calls were due to

AUTOFAX by Les Evans and David Long



THE 1934 HUDSON MINX MELODY WAS THE FIRST BRITISH CAR TO HAVE A RADIO FITTED AS STANDARD...

SWITZERLAND BANNED MOTOR RACING IN 1955 BUT STILL HAS HER OWN RACING COLOURS. RED WITH A WHITE STRIPE



THE BEAUTIFUL AND PERFORMANCE FORD F2L NEEDED ONLY 200HP TO HIT 200MPH BUT FAILED TO FINISH A SINGLE RACE...

IN THE SERIES THE MET RAN A FLEET OF RAGS DAWLER SP250S WITH AUTOMATIC GEARBOXES SO BLIND DRIVERS COULD KEEP BOTH HANDS ON THE WHEEL DURING HIGH-SPEED CHARGES

The man responsible for RAF safety tells Stuart Birch why car driving is more dangerous than jet piloting



Supersonic jet-fighter pilot Air Commodore Rick Peacock-Edwards may cut a daredevil figure, but he is also Director of Flight Safety for the RAF — and this cautious approach is borne out by his choice of car and wary driving style

The RAF Tornado fighter pilot's voice came over the aeroplane's intercom: "We will be slowing now," he warned me.

"OK," I simply replied.

"We will also be rolling."

"Rolling?" My idea of rolling is when a car leans a few degrees through a tight corner. "You mean upside-down type rolling? But we're travelling at almost twice the speed of sound."

"Yes," the voice said.

So we slowed, rolled, climbed and turned, with the G-forces tugging and crushing the harness straps biting, before diving towards the North Sea, subsonic now, but shedding 20,000 ft in about 30 seconds, the airframe vibrating in mild protest.

Going to work with Air Commodore Rick Peacock-Edwards is an experience. While people strive for the sound barrier on land — Flight Lieutenant Andy Green, also a Tornado flyer, is to make the attempt later this year in Richard Noble's Thrust SSC — the Air Commodore has been thumping through it in the air for nearly 30 years. He spent 1,500 hours flying the old brute-force Lightning interceptor (just like a Formula One car — enormous power and wonderfully responsive), 1,000 hours in the Phantom (a real war machine) and another 2,500 in a variety of other fast jets. In 1990, he went to Saudi Arabia to establish the facilities that would enable the RAF to fight in the Gulf War.

Now, at the age of 51 years, the Air Commodore is still

When you fly combat, you drive pacifist

flying high, and still climbing way up the Mach numbers.

If it all sounds a dangerous way to earn a living, Peacock-Edwards would disagree; and he ought to know, for he is Director of Flight Safety for the RAF. "I believe it is safer than driving. People around me on the roads are not trained to drive their cars in the way RAF pilots are trained to fly," he says. "Many do not have an awareness of their environment, nor of changes to that environment — weather and road conditions."

"When I am driving, I am always thinking ahead and considering my options if a dangerous situation develops. You must always have an awareness of your escape action if necessary; it is an essential part of RAF pilot training."

He says he uses the rear-view mirror constantly when driving; something fighter pilots have done since the days of the Red Baron. "I want as much information as I can get all the time. But unfortunately most road vehicle drivers don't have the training we get."

Although we can't all be fighter pilots, some of the everyday caution that is part of flying could be adopted by motorists. Very few drivers check their cars in the morning as any self-respecting pilot should his or her aircraft. The Air Commodore says that even a small Cessna at the local flying club must undergo a series of checks before being flown. That includes looking for any hydraulic or fuel leaks, checking the oil level, ensuring the canopy/windscreen is clean and that the aircraft's entire structure and moving surfaces are functioning.

I also includes examining tyre and brake-line condition. The irony is that a Cessna will take off and land at about 65mph — a speed much lower than that at which many drivers habitually cruise on the motorway. Yet very few of us would make those thorough checks and examine the tyres at the start of each day, for much of the time we just presume and hope all is well.

Peacock-Edwards's job, "Re-

sponsibility for RAF policy on flight safety and post-crash management," makes him sharply aware of road safety, too. "I am particularly concerned about drivers travelling at high speeds much too close together. Human reaction times are such that coping with an emergency in those situations may be impossible. When formation flying, there may be only 10-20 feet between wingtips, but again we are trained for this."

But if safe gaps are left between vehicles on the motorway, someone invariably nips into them, which must annoy even a safety-conscious Air Commodore; after all, one of the vital elements for a fighter pilot's success is described as "controlled aggression".

Peacock-Edwards grins: "Of course, my initial reaction is to flash the headlights. I am very competitive, and as a fighter pilot I like to win: coming second in air combat is not to be recommended."

"But on the road," he adds, "I usually decide to move away from such situations because I do not want to be

near those drivers. Sometimes, though, my wife does give me some help in reaching that decision..."

There are, without doubt, strong parallels between flying safety and road safety, but clothing is not included. The well-dressed Tornado crew member wears a complex collection of apparel that gives a distinctly trussed up feeling. When he flies, Peacock-Edwards also wears chamois leather gloves. "They are for protection in the event of fire and to give me a better grip on the controls." Yet in the 1990s, string-backed driving gloves on a steering wheel are regarded as a joke, something for the anorak set or old codgers.

And the image of off-duty fighter pilots whizzing around in MGs does not quite fit the facts in Peacock-Edwards's case. He drives a Volvo 940S Estate 2-litre. In Latin, Volvo means "I roll", so perhaps there is a link with the Tornado's capabilities, but Peacock-Edwards's reason for choosing it was more prosaic. "We have three teenage children and I carry them and all the impediments that invariably go with them. It's my second Volvo; other cars have included a BMW, VW Passat, a Chevrolet, and a Dodge Caravan MPV. I dream of owning an E-type Jaguar; I have always wanted to drive that car."

But many people have wanted to fly — or even fly in — a jet fighter. Travelling at Mach 2 in the cosseted environment of Concorde is one thing, but doing it in a combat aircraft is something else altogether, although compared with the

VOLVO 940S ESTATE

Body style: Load-carrying five-seater, boxy but practical, a fixture of the school run in any suburb.

Engine: Four-cylinder, 1986cc, 111bhp.

Transmission: Five-speed manual.

Performance: 0-60mph, 13.2 seconds top speed 111mph.

Economy: 26mpg (average).

Equipment: Central locking with anti-theft alarm, driver airbag, three-point inertia-reel seatbelts front and rear, front seatbelt pre-tensioners, side impact protection system, ABS, high level rear brake light, headlamp wash/wipe, radio and tape cassette.

Insurance Group: 14.

Price: £18,190 (current model: 2.3 litre LPT Classic).

TORNADO

Model: Panavia Tornado Air Defence Variant (ADV).

Price: £20,000,000.

Engines: Twin-afterburner Turbo Union RB199 Mk.104 turbofans: maximum afterburning power more than 33,000lb static thrust.

Performance: 0-1,000 mph, secret, but your eyes may water.

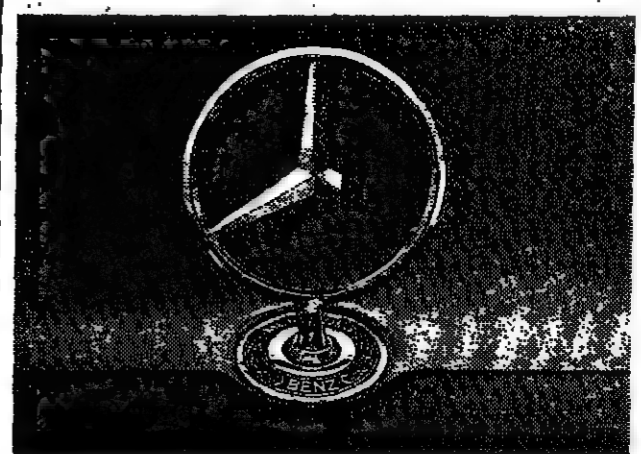
Top speed: more than twice the speed of sound.

Equipment: Four Skyflash medium-range and four Sidewinder short range missiles; 27mm Mauser cannon; Foxhunter air intercept radar with look-up, look-down, multiple target track-while-scan capability. Head-up display, twin inertial navigator, variable wing sweep. Radio and tape cassette.

likes of the Lightning and Phantom, the Tornado is very much more civilised. Its air-conditioned cockpit is roomy, with noise levels not much more than a medium-sized car at speed, but it still climbs, dives, twists and turns at low level with alacrity.

"If the Lightning, with its twin Rolls-Royce Avon engines, was akin to a Formula One car, the Tornado is like a very high performance Grand Tourer with great power and great competence."

As Director of Flight Safety, Peacock-Edwards may fly any aircraft type operated by the RAF, but lighting up the Tornado's afterburners and shoving its twin throttle levers hard against their stops to power over the horizon is always guaranteed to give him a buzz.



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Triker Light, it's unique

Jennai Cox meets a woman biker wild on three

Known as Mrs Wobbly during lessons, Linda Light took 25 years to fulfil her ambition to ride a motorbike. Two weeks after passing her test, she was in intensive care after an accident.

But the 45-year-old mother of two from Stockwell, South West London, was determined not to be beaten and spent thousands of pounds having her bike "triked". Now Linda is the very proud owner of the only three-wheel, anniversary-edition Honda Goldwing in Europe.

It was while her husband, Pete, was looking for a motorbike for their son five years ago that the Goldwing first caught Linda's eye. "Pete said he had seen what he called a 'blue monster' in a bike shop, but had no idea what it was. When I saw the bike for myself, I just fell in love with it," she says.

After shopping around, the couple bought bike number 29 of the 100 limited-edition 1991 Goldwings made for the British market.

"I never had any interest in driving a car and had not been on a motorbike since 1968, but I

band managed to coax me on to the back of the Goldwing," Linda says. "I just wanted to drive the second-hand monster."

She got her chance soon after at a charity event where a section of land was cordoned off for novice bike riders. "I loved it, so my husband bought me an intensive course of motorbike riding lessons for Christmas," Linda says.

At all of 5ft tall, Linda was known as Mrs Wobbly by her driving instructors at the centre in Wimbledon. "I was a bit unsteady, but I really wanted to succeed," she says. After four attempts she passed her test in May 1993.

Just two weeks later, when riding as a passenger with her husband, the marvellous blue monster skidded on diesel spilt by a lorry and went out of

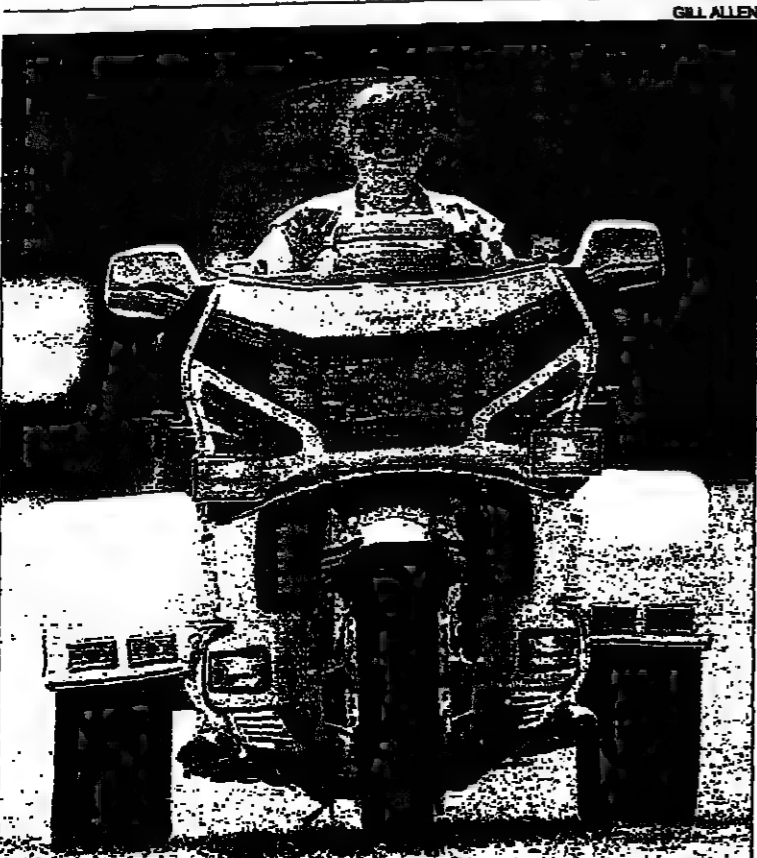
number of broken bones. The only way she would feel safe riding a bike again was on one with three wheels.

"We had talked about converting the Goldwing before, but getting the kit from Texas was so expensive," she says. The damage to Linda's confidence, not to mention that done to the Goldwing, gave them the excuse to spend the thousands of pounds needed to "trike" the bike. The 1520cc-engined, three-wheel Honda is now worth £25,000 and is the only one of its kind in Europe.

She remembers: "Once I was fit enough, I went back to my old driving school and said, 'Right, now teach me how to ride this.' They all looked horrified." But by June last year, Linda was back on the road and has been riding happily ever since.

She became the first female member in her unit of the Goldwing Owner's Club and has encouraged other women to join. The bike has only one drawback.

"I often get stopped by the police, but they only want to chat about it



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12000	TIO BRJ	12025	LSG JET	12000	LEO TORY	12000	NTS JEN	12000	ED WEE	12000	SLR SKY
12000	2 BLA	12000	IN JEN	12000	YD LEO	12000	NY SMO	12000	AGS WEE	12000	A SHD

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1280	0200 PM	1280	1 JUL	1280	1 PM 9-0	1287	PI PAN	1288	7E-05 IN	1288	7E33 SP
1285	03 05W	1280	13 JAN	1280	54 LPT	1288	MM P4L	1295	01 00Z	1288	08 30PM
1285	04 07	1280	PM 10W	1280	45 LA	1288	MM P4L	1290	04 00Z	1288	08 30Z

12850	80 57R	12860	84 JOE	12870	45 LURE	12880	87 PAH	12890	43 FINE	12900	85-4 SH
12910	A GUM	12920	A44 JOI	12930	JH LUX	12940	PI PAG	12950	82 FINE	12960	88D TY
12970	J77 GUM	12980	PAH JOH	12990	74H LV	13000	NH PAR	13010	6 FIN	13020	89F AG
13030	6782 GUS	13040	PI JOY	13050	42M BAT	13060	42M BAT	13070	42M BAT	13080	7200 SH

2488	6 HA	12400	544 JPS	2422	MM MAC	5785	7 PWB	C2800	LBN R28-	C285	171 PWS	C2855	171 PWS
2528	220 HA	5785	39 JPS	2425	MAC 25P	C280	7B PWB	C285	R28 670Y	C285	80 STH	5785	80 STH
2528	J HA	5785	106 JPS	2426	MAC 25V	C280	P20 B	C2855	80 P20	C2855	80 STH	5785	80 STH
2528	1 HA	5785	107 JPS	2428	IN MAC	C280	25 B28	C2855	25 B28	C2855	80 STH	5785	80 STH

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Fine old ladies show their temper

Fine weather, beautiful cars, what could go wrong? Well, Tony Dawe will explain

MOTOR CITY COVENTRY
30th August to 1st September 1996

Jane threw a tantrum last Friday night. Not surprising really; she had been deprived at the last minute of first place in a historic parade and behaved in the only way a grand lady knows.

Jane is a Daimler, one of the oldest and finest on the road, but her place at the head of a cavalcade of Coventry-built cars, organised to celebrate the centenary of the British motor industry, had been usurped by a more original model.

Her response, to the shock and embarrassment of Peter Thompson, her owner, was to stop in her tracks. She could have chosen one of the quiet back streets of Coventry which were included in the 20-mile route but ground to a halt at busy traffic lights on the fringe of the city centre.

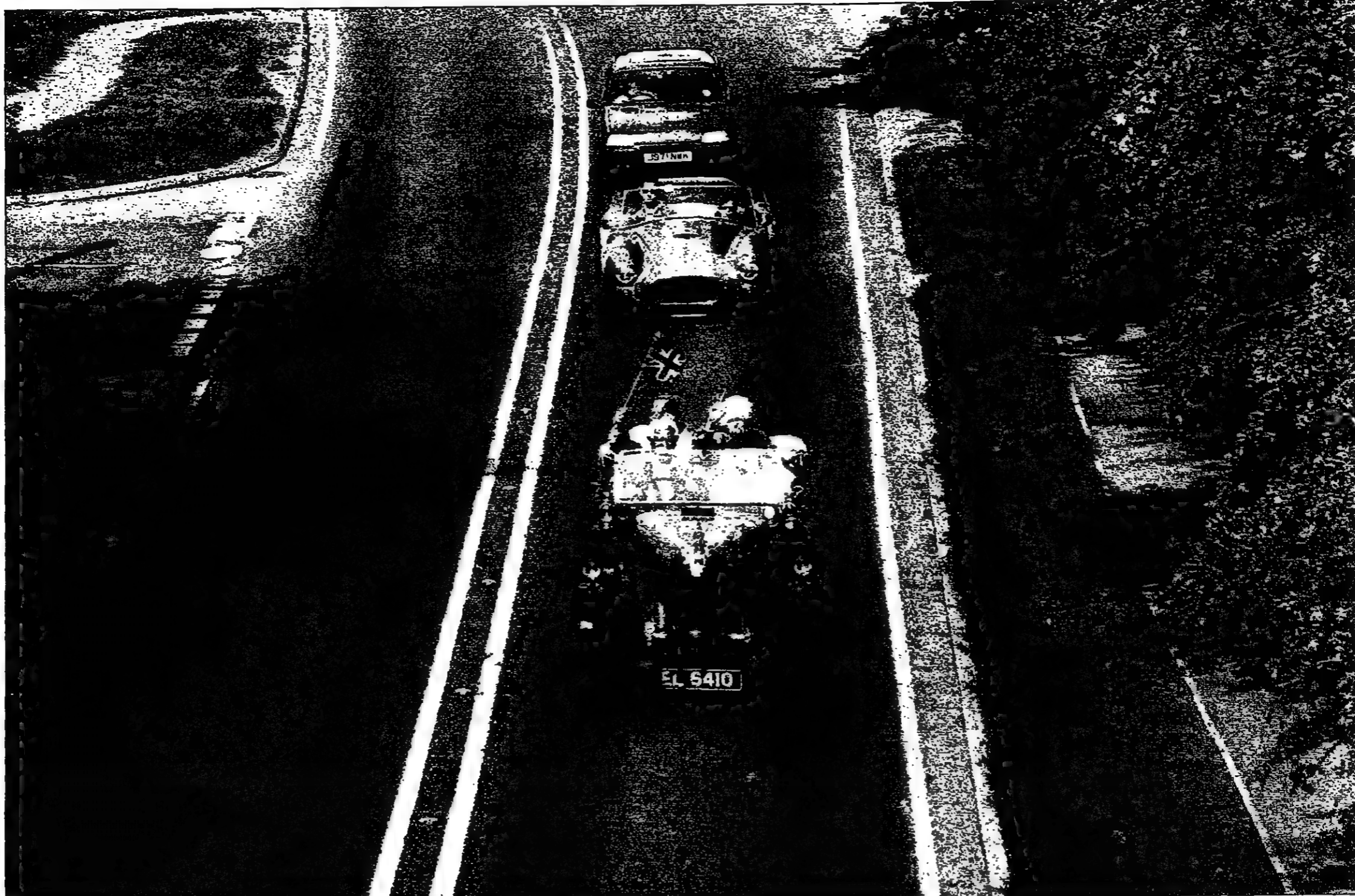
As Thompson removed the bonnet's side-panel, many of the following 150 cars in the parade squeezed past while onlookers gawped in amusement. Instant repairs were impossible so Mrs Thompson and I climbed down from our cart-like seats to push Jane into a nearby garage.

In fairness to the fine old lady, she was only one of several to misbehave during the three days of Motor in the City events. Unfortunately for me, I seemed to be with most of them.

The breakdowns, however, just added to the atmosphere of a memorable weekend which began with the Coventry Collection parade, continued with the Motor City Challenge driving skills competition and culminated on Sunday in the 65-mile Mayflower Coventry Shakespeare Run.

Fine weather brought out half the population of Warwickshire and the West Midlands to cheer on all the 470 historic participants.

Jane's behaviour could be excused. On the first incline after passing through the city centre, the 1898 Daimler 6hp Wagonette which had claimed the number one spot slowed to a crawl forcing Thompson to brake. The eager driver of the following 1904 Siddeley failed to anticipate the problem and crunched up behind us. Luckily, the difference in size between the low-slung Siddeley and the cart-like Daimler meant that the only damage was to Jane's



The crew of a Bullnose Cowley enjoy the fine weather during the Shakespeare Run. Crowds lined the parades and packed the centres of Coventry, Kenilworth, Stratford-upon-Avon and Leamington Spa

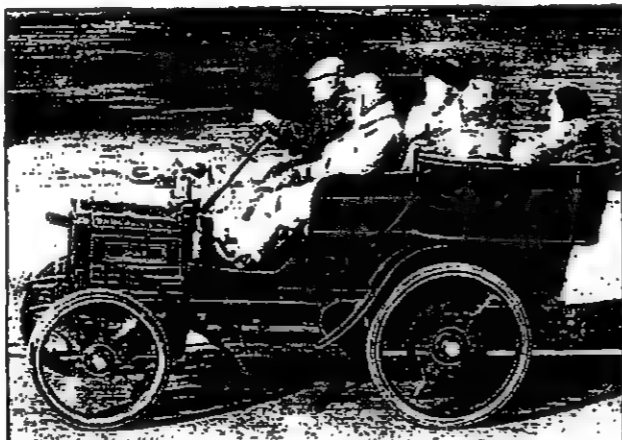
protruding rear lamp. She clearly regarded it, however, as yet another blow to her dignity.

The Siddeley was part of the romantic story of the night. The car was built by the company

'I finally made it to the lunch stop, and retired'

formed by John Siddeley, who later became managing director of Deasy and subsequently created the Siddeley-Deasy Motor Car company in 1912. Just before the parade began, members of the Siddeley and Deasy families met for the first time in more than 80 years. Lord Kenilworth, Siddeley's great grandson, was on hand to greet Rickard Deasy, 80-year-old son of Captain Henry Deasy, who had flown from Ireland specially.

Appropriately, the two Daimlers and the Siddeley were followed in the parade by a 1910 Deasy bearing Siddeley's initials (JDS) and owned by Nigel Bradshaw of Lytham St Anne's, who gave up his seat in the car to allow



Jane, the ancient Daimler, before her unladylike upset

Rickard Deasy to savour his father's pride and joy.

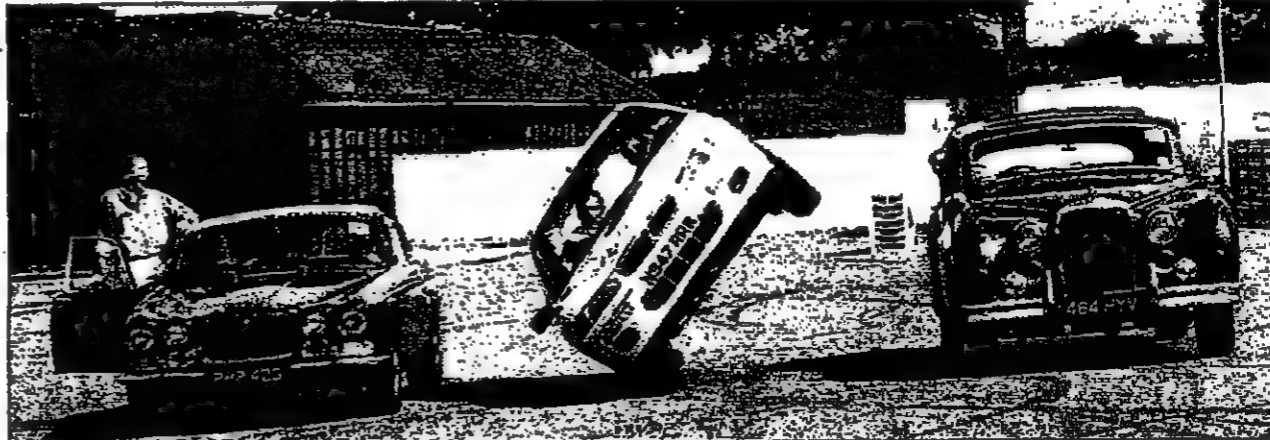
Elsewhere in the parade, more relatives were reunited with cars from their ancestors' companies, while retired carworkers met vehicles they had helped build years ago. Armstrong Siddeleys, Swifts and Sunbeams all cruised around the city with a rare Autovia, Calcott and Cluley.

So what happened to Jane? Thompson discovered that her problems resulted from the stop-start nature of the parade:

she had used up more petrol than expected, run out and then developed an air lock.

A garage air pump and an ingenious mechanic from the Museum of British Road Transport, Coventry, helped ease her difficulties and we were able to beat some of the entrants back to the finish by taking a short cut.

If Jane had been petulant, the 1948 Jaguar Mark V that I collected on Saturday was a real bitch. She looked extremely elegant with her long black nose and graceful body but became bad tempered when treated impolitely.



Rover display team driver Russ Swift terrifies Car 96 journalists by using the borrowed Jaguars as goalposts



Another upset. This time Tony Dawe tries mopping up

BEST ON TEST

Steve Howe amassed just 38 penalty points on 19 different driving skills tests to win the inaugural Motor City Challenge during the celebrations marking the centenary of the British motor industry last weekend.

The 34-year-old systems engineer from Leicestershire is no stranger to Car 96 readers, for he has also won The Times/Lease Plan Company Car driver competition for the last two years and become an inveterate campaigner for safer driving.

Howe avoided penalty points on 13 of the 19 driving skills tests in his Ford Mondeo Si and struggled only with a speed regularity exercise. With his partner Bruce Elson he finished 11 points ahead of Phil Pickles and Duncan Crambe, leading an AA team in a Fiat Tempra, and James Thomas and Mal Friend in a Rover Metro.

The tests, which also featured speed and distance judgments and a written exam, were staged at nine centres in the Midlands, including the Peugeot Ryton plant, Jaguar Engineering Centre, Motor Industry Research Association proving ground and the National Motorcycle Museum.

Many entrants displayed very professional skills but prizes also went to novices, both old and young. A special award was presented by Alan

Copps, editor of Car 96 which co-sponsored the event, to Alex Russell and Craig Jackson, two teenagers who had travelled from Lincolnshire to take part. They drove a borrowed Vauxhall Chevette and slept in tents because they could not afford to pay for hotel accommodation.

Corinne Davies also picked up an award for perseverance. Her 1965 Singer Gazelle had taken part last Friday night in the Coventry Collection parade of historic cars built in the city but she had been told that she would not enjoy the driving skills test in such a vehicle.

At a reception which followed the parade she challenged the organisers and met Malcolm Ashford, who agreed to be her navigator. She then took her place at the start at the National Grid Centre on Saturday morning, and finished with a creditable 362 penalty points.

The most spectacular skills of all were exhibited by Russ Swift, the stunt driver with the Rover display team, who stunned entrants and spectators alike with a daredevil high-speed show outside the Motorcycle Museum.

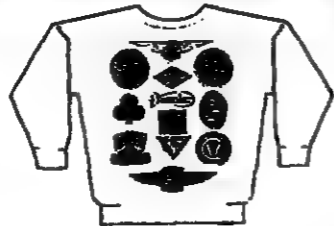
For a climax, he terrified the Car 96 team, including 13-year-old James Dawe who rode with him, by turning his car on its side and driving on the edge of two tyres between our borrowed classic Jaguars.

AWARD WINNERS

OVERALL WINNER: Steve Howe, Mondeo Si
All-Female Crews: Julie Dowling and Yvonne Chambers, Toyota Celica
Disabled Drivers: Richard Evans, Vauxhall Cavalier
Team Award: AA Team of Samantha Baird, Phil Pickles and Simon Taylor in a Honda, Fiat Tempra and Peugeot 406
Classic Car Drivers: Paul Mansfield, Rover P4
Rover Drivers: James Thomas, Rover Metro
Peugeot Drivers: Colin Jones, Citroën ZX (Peugeot owns Citroën)
Drivers with unusual cars: A.J. Nicholl, AF Sports
Special Awards to: Alex Russell and Craig Jackson, Corinne Davies and Malcolm Ashford, and Peter Mitchell (only solo entrant).

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Sandy Bisp witnesses the high-technology fight against car-crime on a London airborne police sortie

Sky patrol with the chopper coppers

The driver of a stolen car hurtles through a red traffic light at 70mph, apparently quite sure the police vehicle behind him won't follow. But the thief hasn't reckoned on a flying Squirrel, equipped with a tracking device, travelling at almost twice his speed, overhead. The chase is effectively over.

Sky patrols entered a new era this year when the Metropolitan Police Air Support Unit took delivery of a third Aérospatiale AS355N Twin Squirrel helicopter costing £1.9 million. After 15 years of operational policing over London, the Squirrel's predecessors, three trusty Bell 222s, have been honourably retired. Ideal when the Met was the first police authority in the country to deploy its own helicopters, the bigger, faster Bells often flew to the aid of other forces. But since many of these began teaming up to provide air support — as indeed the Met itself has done, linking up with Surrey Police — the Squirrels became a logical next choice.

More manoeuvrable for inner-city use, quieter and offering greater visibility in addition to being easier and cheaper to run and maintain, the Squirrels carry the newest day and night-observation technology in the form of state-of-the-art video and thermal imaging equipment.

Since the only way to see it all work is to go up, I joined a three-strong crew for a night shift. The first surprise, after sprinting to a "crew to aircraft" command at the Essex base (there is another in Surrey) was the minimal time required to become airborne with, theoretically, just 37 seconds between start-up and launch. It was a clear cold night (making London look wondrous) and my nine seats had a negligible effect on fuel and performance. The Squirrel got to where it was needed fast, doing two miles a minute at around 1,000 feet over that river of light, the M25 in full rush-hour flood. "Just look at that traffic...", whistled a crew member over the intercom.



One of the Metropolitan Police's new £1.9 million Squirrel helicopters. Each carries the newest day and night-observation technology in the form of state-of-the-art video and thermal imaging equipment

But our first task in north London — following the sighting of a wanted suspect — required us to hover and contain an area of undergrowth until ground police arrived with dogs. And so we did, orbiting to the right until

our flight controller cut through the plethora of radio communications: "Got a little job for you..."

"We've just been called on Channel 3. Is it the same one?" asks PC Dave Harriott, seconded by Surrey police as one

of two observers on board. "Observers' roles depend on where they sit," he explains. "The front one assists the pilot, navigates to the job and operates camera equipment. The one in the back keeps a log of action and talks to police on

the ground. To even up, we'll swap places — the one at the back has less to do." That night, although he got to operate the aircraft's 30-million candle-power "night-vision" searchlight, its "shy-shout" loudhailer stayed mute. Over the intercom, the pilot, seeking a landmark, asks: "Where's Wandsworth nick?"

"On our tail, on our tail," responds the Met's PC Terry White, the front observer in charge of camera and imaging equipment housed in a dual pod as compact as a portable television, suspended beneath the nose. Able to rotate through 360 degrees, with broadcast colour capability and a 32x zoom lens for long-range day surveillance, the equipment packed into this pod is impressive. It makes the identification of individuals and vehicle plates possible from between 350 and 600

metres. A live video link to New Scotland Yard means controllers there can direct helicopter operations from the ground if needed.

Searching for suspects is air support's bread and butter, whether or not incidents are traffic-related. But when chases occur above labyrinthine streets or alleyways on inner-city housing estates where patrol cars can't follow, the Squirrel is invaluable. The night before I flew saw two car chases within a minute of each other. One driver, not speeding but refusing to stop, was tracked by the Squirrel to a position where a patrol car was able to lay a stinger, a device to puncture tyres safely and ambush the vehicle. In the

other chase, as four occupants of a stolen car scattered, three arrests were made by police with dogs while the fourth was down to the Squirrel's thermal imaging equipment.

What may not be realised is that any police officer — even the lowliest on the beat — can request air assistance without recourse to higher authority or fear of reprisal. In fact, the Met and Surrey police actively proselytise via talks illustrated with the video compilations of operational film, encouraging their officers to use air support. "It's budgeted for and every division contributes, so use it," is the rationale.

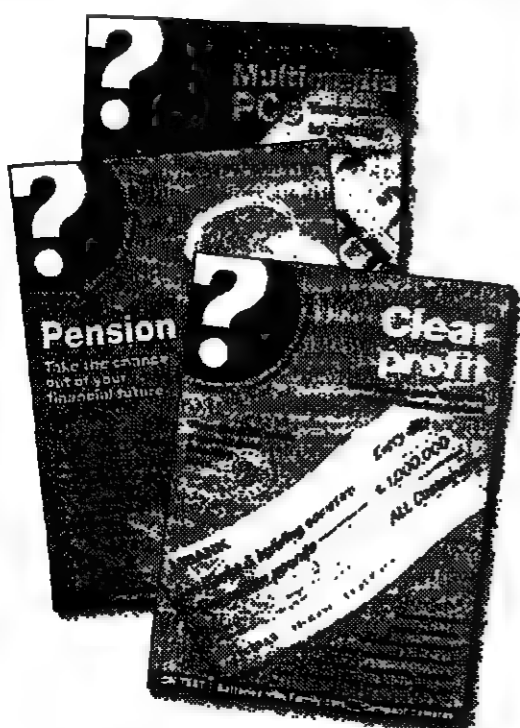
Figures prove the worth of air policing in two eight-hour

shifts, seven days a week, with a call-out crew on stand-by. For the 12 months ending December 1995, the Met and Surrey's air support unit flew 2,660 hours and dealt with 6,150 tasks, involving 720 arrests. Of these, 50 per cent were directly attributed to aircraft specialist equipment and trained police observers. Taking into account searches for missing persons as well as escapes from police or prison, an estimated 3,844 police staff hours were saved.

But no helicopter is perfect and even the Squirrel can appear overkeen. The night I went up, as well as suspects on camera we caught foxes, bunnies, compost heaps... even a dying barbecue, after "talking" a policeman on the ground to a spot indicated by the thermal imager. It was just a shame he had to scale a 12ft wall to reach the embers.

A 32x zoom lens can ID a car at 600 metres

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Simon Hacker joins the ram-raid busting Bristol patrol

Heat is on the chase

Inspector Chris Ware, the head of Avon and Somerset's new Air Support unit, says Bristol once suffered from six or seven ram-raids a night, but since his Aérospatiale Twin Squirrel went into action the figure has come down to one or two a month.

"After a year of operation, we have made 174 arrests of car criminals directly from the use of the helicopter. Our team can't claim all the credit, but it's a vital part of the broader impact scheme against car crime. Time and again, we find that the Squirrel is doing a job without even leaving the ground — once the thieves know that we're onto them, their priority is to get away from the car. If they wait until we see it, there's nowhere for them to drive, and nowhere for them to run."

Tucked away inside British Aerospace's Filton complex, the Western Counties Air Operation Unit offers supreme proof that information is power. The station works autonomously as a listening post, scanning the airwaves and eavesdropping on the bobby on the beat, as well as picking up information from moles in the car-crime world.

When the alert goes out a team can be off the tarmac and a mile away over the city centre within 90 seconds. Guided by a professional pilot, a convenient observation point is chosen, and the real work begins. Perched up here, the image of police detection work takes on a futuristic edge.

The thermal imaging camera strapped to the chopper's belly picks out the cars with



Even on the ground, the Squirrel can deter criminals

stolen BMW tearing out of the city and heading for the M4 is tracked. Through the gyro-stabilised camera, the heat from the BMW's tyres leaves a trail like melting liquorice along the outside lane. The sergeant reckons on 95mph to 100mph: all the while the video unit is switched to "record" for evidence.

As a tool for catching thieves, the chopper works with clinical efficiency. Trailing just a few feet above the stolen car, the 30-million-candlepower spotlight lights the surrounding area to football-stadium standards. If the pilot flies too close, the light is capable of singeing the paint off the car's roof. Should the thief escape on foot into the dark, the thermal camera enables the operator to guide officers on the ground to

All this efficiency has not been without reaction from the criminals. The cheekiest among them drive their black-windowed XR2s and SRIs up to the security fence at Filton, to do a spot of monitoring for themselves. The unit is wary of attack: Merseyside's unit suffered a dawn visit with a petrol can and an axe.

Beyond the buoyant hum of our camaraderie of the flight crew, everyone is aware that the chopper is primarily there to cut down fatalities. Two years ago, a Bristol postman was knocked down and killed by joyriders; no one needs to compile lists to argue the case for this alternative to ground-based chases. As Inspector Ware explains: "Before we had the helicopter, we often had to pull back from confronting a stolen car — the dangers were just too great to

Are sky patrols worth it?

I know car crime is now widespread, but does it really pay to spend taxpayers' money on helicopters?

Car crime is the largest category of crime in many parts of the country. Even if you are not affected it will put up your insurance.

But I thought that car crime was meant to be declining?

It is overall, but it's patchy. Hence the Government's continuing "Hyena" campaign urging vigilance.

Where are the best and the worst of the British car-crime areas?

Cleveland, Greater Manchester, West Yorkshire and the West Midlands are bad. The safest areas are Dyfed-Powys, Suffolk, Wiltshire and North Wales.

And London...?

Smashing a car window to steal a Rolex watch sounds bad to me.

It shows how villains keep changing tactics. The lesson is to be vigilant and keep valuables out of sight. Car crime in London is below average: maybe it's those helicopters.

WHICH? THE INDEPENDENT CONSUMER GUIDE

Zen and the art of the chuckle

Michael Dibdin's gloomy detective has discovered a sense of fun in an almost Wodehousian plot, Marcel Berlins says

COSI FAN TUTTE
By Michael Dibdin
Faber, £14.99
ISBN 0 571 17920 7

transferring their affections — is almost Wodehousian in its absurd complexity and unbelievable but joyful ramifications.

Reality intrudes by way of a "clean-up the city" campaign that does not quite follow the intentions of the slogan. Some of the more seriously being scooped up into the innards of the garbage trucks that prowls at dawn. Zen's reluctant investigation

of these dirty crimes blends seamlessly into the farcical machinations that dominate the book.

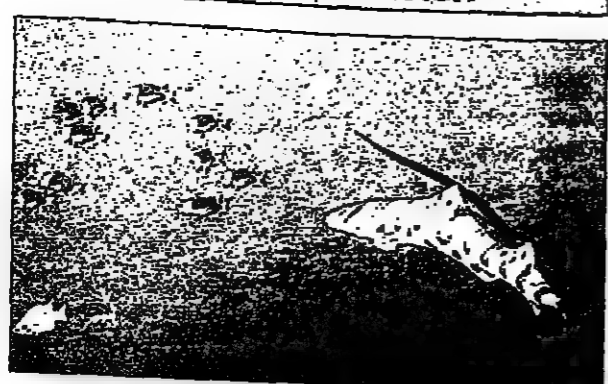
The superior wit of Dibdin's novel is not limited to Zen's antics. As the opera-loving reader will already have suspected, it is no accident that the book bears the title of Mozart's Naples-set opera. Even the chapter headings are apposite quotes from the songs; and the plot unfolds in delightfully operatic fashion. You do not need to have heard the far lady sing to appreciate Dibdin's homage, but enjoyment is enhanced.

Perhaps the book is a touch self-indulgently clever; but all is forgiven when the resilient virtuosity provides such great pleasure.



Dibdin: Neapolitan operatics

NEW IN PAPERBACK



Patterns in complexity: computer-generated fish

FRONTIERS IN COMPLEXITY
By Peter Coveny and Roger Highfield
Faber, £9.99
ISBN 0 571 17922 3

THE 19th-century French physicist Pierre Simon Laplace saw the cosmos as a huge mechanical system which obeyed the strict physical laws of motion. All matter was caught in the embrace of these mathematical laws and they dictated the behaviour of the planets and the smallest atoms.

This concept of the cosmos as a deterministic machine governed by unbending laws has influenced science until very recently. Now scientists are moving away from these reductionist theories and adopting a more holistic and complex approach towards understanding the structure of the physical world.

Coveny and Highfield define complexity as "the study

of the behaviour of macroscopic collections of such units that are endowed with the potential to evolve in time". The key word is collections: just as a "van Gogh painting is so much more than a collection of bold brushstrokes", so the analysis of patterns in interacting physical phenomena results in a much broader picture of the universe than the old reductionist theories previously afforded us. "A swirling vortex in a turbulent ocean cannot be expressed in terms of individual water molecules any more than a happy thought can be depicted in terms of events within a single brain cell."

From the behaviour of computer-generated fish to describing patterns in economies, Coveny's and Highfield's book provides a comprehensive analysis of a science for the 21st century.

big as life

BIG AS LIFE
By Rand Richards Cooper
Bloomsbury, £6.99
ISBN 0 7475 2737 7

THESE wry, tender stories are about rites of passage, the small but significant events that become turning points in people's lives. A ten-year-old comes through his first summer camp and wonders how he can signal to his parents how much he has grown up: a father is almost caught out in an innocent deception aimed at impressing his son and suddenly sees their relationship in a new perspective. The central characters are American men but the women in these stories are equally well observed. Cooper's writing is neither new-mannish nor bluey, and has an enjoyable, Salinger-style humour.

PUBLIC LIVES
By Melissa Bens
Penguin, £5.99
ISBN 0 14 024401 8

KAREN NORTH enters the lives of the Martin family one rainy morning, quickly entrancing young Sarah Martin. Apparently they share the same birthday. But Karen once read about a person who used to pretend to share her birthday with someone she especially wanted to get to know. And talkative Sarah will tell her anything. But Karen disappears as quickly as she came. Meeting years later, Sarah plots revenge.

GOODNESS HAD NOTHING TO DO WITH IT
By Mae West
Virago, £7.99
ISBN 1 86049 034 4

WEST on the page is not quite as hot as West on screen, where we can best appreciate what one New York critic called her "devastating charms". Some thought her ribald to the point of obscenity but the fact remains that in 1935 her earnings from writing and performing were second only to Randolph Hearst's. From vaudeville to Hollywood, we see West blazing entirely her own professional and romantic trail, leading from the hips. Some women!



A lost world: the Sucevita monastery in Romania, with its painted church — "like a treasure casket in its bucolic glen"

These boots were made for walking

THE man is formidable: on the day that I met him, deep in the heart of Romania, Nick Crane had scrambled down 2,000 steep metres and then marched 55km. In the days that followed, days that included a wondrous night under a full moon camped beside a spring high in the Cindrel mountains eating a spaghetti bolognese that has never been equalled by any restaurant, and washing it down with a single malt, he did not dwell on the storm, fierce enough to knock a man down, that had just lasted for 72 hours. Nor on the three hungry days that had followed as he completed the high traverse of the Eastern Transylvanian Alps.

Perhaps that was because such mind-blowing weeks were by now commonplace to the man who was walking 10,000 km along the backbone of Europe from where the earth ended, Cape Finisterre, to Istanbul, the gateway to Asia: a walk that

CLEAR WATERS RISING
By Nicholas Crane
Viking, £18
ISBN 0 670 86839 6

was planned to take a year but instead filled two long summers and one winter: a walk undertaken just one year after Crane had married another formidable traveller, Annabel Huxley.

Why? Because, as R. L. Stevenson wrote in *Travels with a Donkey*: "I travel for travel's sake". But Stevenson, one of the greatest travel writers of all time, also added: "And to write about it afterwards".

That was Crane's intention and he has now completed his masterpiece, *Clear Waters Rising*, subtitled with mastery under the name of a mountain walk across Europe. It is a book that must surely lift him into that rare category inhabited by Stevenson, Wilfred Thesiger, Peter Flem-

ing, Sir Fitzroy Maclean, Eric Newby and Crane's own hero Patrick Leigh Fermor.

It is quite simply a great book about a great walk, a book with the capacity to make me laugh aloud and cringe with pain, such as the time when he applied surgery, with a Swiss Army knife, to a frostbitten toe while making a Christmas ascent of Mont Blanc: "I pierced the edge of the black area, then pushed in the knife and lifted the blade, like opening an olive ... the side of the toe fell off on the towel, then rolled to the floor with a tick."

But I laughed more often, and was made to indulge, pleasurably, in what Crane calls "that underrated leisure activity, thinking".

I envy him the experience. I thank God that I did not have to live and walk through it. I revel in the telling of his tale.

CHRISTOPHER BRASHER

When the Bear gets grisly

ONE of the perpetual fetishes of the thriller genre is the idea that a book benefits by being ephemeral. In the received wisdom, topicality sells.

Frederick Forsyth's *Icon* has aimed for topicality in the potential for chaos in post-Yeltsin Russia. Several of his characters are thumbnail sketches of real people, from Max Hastings, a former editor of *The Daily Telegraph*, here restored to his position in the guise of Brian Worthing, to a neo-Fascist Russian nationalist politician modelled on Vladimir Zhirinovskiy, though supposedly his successor.

This new Russian messiah, Igor Komarov, is a would-be Slav Hitler whose equivalent of *Mein Kampf* — complete with predictable plans for reconquest of the Soviet empire and concentration camps for Jews — manages to find its way into the British embassy. The hero, however, in a book clearly written for the American market, is a CIA man.

Jason Monk is one of Langley's top spooks, departed in disillusion after seeing his agents executed as a result of CIA traitor Aldrich Ames's betrayals. But the former KGB man who had them killed is now chief of staff to Komarov. At Monk is ready to return to the fray to exact revenge and scupper Komarov's presidential ambitions.

And that is really, except that Forsyth throws in the bizarre idea that a solution to Russia's ills would be to have a minor member of the House of Windsor on the throne.

Icon is a fast-moving tale with a satisfactory set-piece climax. There are some good lines, my favourite being the description of the Rossiya hotel as "about as big as Alcatraz but without the comforts". But it is marred by a

ICON
By Frederick Forsyth
Bantam, £16.99
ISBN 0 593 02801 5

few sloppy mistakes: East German marks were no good to anyone in September 1990. They were withdrawn three months before reunification. More worrying though is the moral message Forsyth seems to be espousing. The motive force on the eve of the new millennium is an ageing cabal of the retired great and good in alliance with a few all-enabling plutocrats. Monk's monkey business is carried



Forsyth: a worrying moral

out with the blessing of Margaret Thatcher, Henry Kissinger, Lord Carrington, George Bush, Colin Powell and James Baker — to name a few — but no elected politician.

True, these fading luminaries are acting for the best, but what *Icon* applauds is the triumph of a self-satisfied small group of people convinced that they know best over the wishes — however wrong-headed — of a democratic majority. Ironically, it was the Russians who invented a word for it: *bolshievism*.

PETER MILLAR

South into the deep freeze

"AT THE bottom of this planet," wrote Admiral Byrd, the first man ever to fly over the South Pole, "is an enchanted continent ... pale like a sleeping princess." Antarctica is the coldest, windiest, most lifeless landmass in our world, yet it is also the most enigmatic and mysterious.

It is into this land of superlatives that Sara Wheeler slides in *Terra Incognita*, an account of her seven months spent journeying across the ice-sheet in an attempt to unlock some of its austere secrets. "We all have our own White South," wrote Ernest Shackleton, one of Antarctica's earliest explorers. For Wheeler as for him, the continent is a metaphor as well as the most daunting challenge an adventurer can face.

Wheeler's travelogue is sharp with observation. Her descriptions of bloodless icefields and wind-sundered crystals, of the ancient ululant songs of seals and the aquamarine opacity of jagged bergs, freeze-frame fragments of a landscape which seems by its nature too great for the imagination to comprehend. Alert to the heroism of an earlier age, Wheeler weaves the myths and histories of past



Penguin suits at 72 degrees south: from *Poles Apart* by Galen Rowell (Mitchell Beazley, £25, ISBN 1 85732 755 1)

TERRA INCOGNITA
Travels in Antarctica
By Sara Wheeler
Jonathan Cape, £16.99
ISBN 0 224 04184 3

exploration into her account. The epic feats of Robert Falcon Scott and Ernest Shackleton, of Douglas Mawson and Roald Amundsen are set alongside those of a more modern social order. Frozen-bearded hydrologists, glaciologists and seismologists stalk the realms where huskies once painted over a mapless land and gaunt men died of cold and hunger in snowbound huts.

In many ways Wheeler's is a practical account of human resourcefulness in a land where windchill sends temperatures plummeting down into the minus scale. Details of rations and high-tech laboratories, of tracked vehicles

and thermal clothes are all meticulously recorded. But the greatest problems which Wheeler encounters are those which arise in the provinces of the mind. Isolated in desolate winter darkness, the inhabitants of the bases are driven deeper and deeper into "little animal dens" of themselves, each building for himself a corner in the wreck of his personality "in which to retire. Penetrating, vivacious and often amusing, Wheeler's record has a sharp authenticity. But it is when it raises itself above the level of description that her writing is at its best. In the Antarctic "there is always the indefinable which holds aloof yet rivets our soul", wrote Douglas Mawson. It is to this that Wheeler remains keenly alert.

RACHEL CAMPBELL-JOHNSTON

Sharp tongue but no taste

A. A. Gill
should turn his
wit to more
than puerile
naughtiness

SAP RISING
By A. A. Gill
Doubleday, £15.99
ISBN 0 385 40789 0

of the ironing. Admittedly, Lily's imitation of Miss Saigon is quite funny the first time, but wearsome with repetition. The novel is sprinkled with annoying literary devices that somehow make it nastier than straightforward pornography: an intrusive narrator who comments archly on the action and a houseful of talking, or rather sniggering, antique furniture.

And yet, and yet ... somewhere in this stupid mess, a serious novel on the state of

the nation is waving and drowning. In a rousing speech to the garden committee, Iona takes time out from doing unusual things with fudge to declare against "the vested interests, the patronage brokers, the greater-good merchants". A nymphomaniac (what else) Hungarian reflects on England: "This was a country where there were volumes of philosophy in the earth and none in the people." An offensively compassionate vicar takes down the old regimental flags that adorn his church — symbols of staid dignity — and replaces them with polyester-mix sheets celebrating the far more pressing and relevant crusades against intolerance, sadness and being generally under the weather.

It is touches like this that make you long for Gill to lose interest in fiction which is naughty and not at all nice and turn his talent for derision on a subject worthy of it.

PENNY PERRICK

TIMES BOOKS

THURSDAY

Linda Colley on Sir Roy Strong's *The Story of Britain: Derwent May on James Lees-Milne's *Fourteen Friends*; Michael Hofmann looks at the early work of T. S. Eliot; plus new fiction reviewed*

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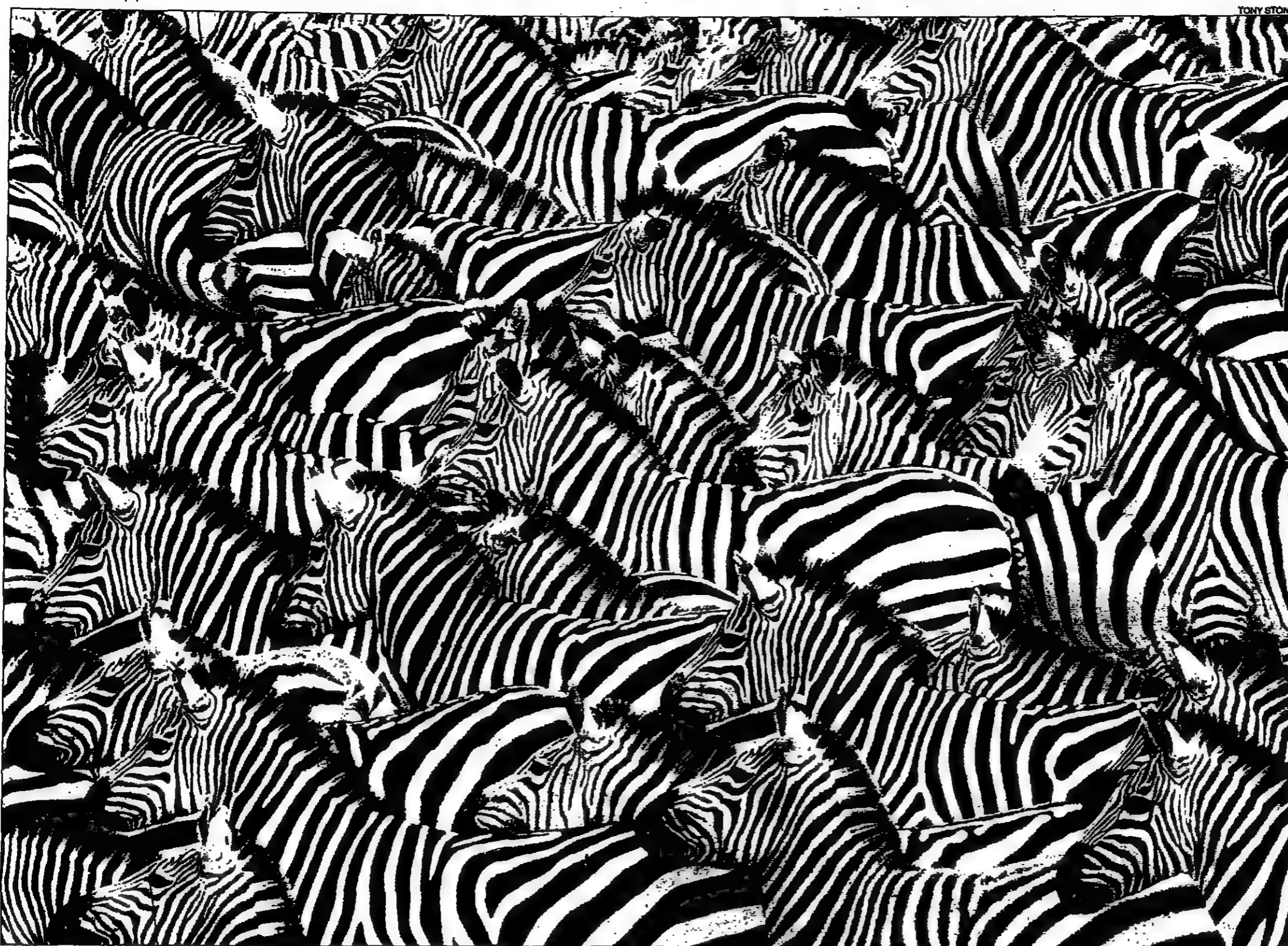
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TRAVEL

17

Botswana: Simon Barnes sees the desert around the Makgadikgadi Pan as few bushmen have ever seen it

Elysian fields of the Kalahari



The desert's sudden bonanza of fresh grass after the rains sparks off an endless sea of wildlife around the Makgadikgadi Pan, such as a great herd of zebra, pelicans, cormorants, fish eagles and frogs

In Britain birds sing when the sun comes up. In Africa they sing when it goes down. In Britain our horizons sink when it rains. In Africa, when it rains, the spirits soar. What is true for Africa counts double, quadruple in the Kalahari desert.

In Britain the sun vanishes for half a year. It comes back in the spring, and it lights the green touchpaper: suddenly, life is teeming again, everything is feeding, breeding, singing, getting on at full speed with the business of life. But in the desert the green touchpaper is lit by the rain. When it comes.

The same equation operates on every corner of the Earth: sun plus water equals life. It is merely that the sun and the water are everywhere mixed in different proportions. In the Kalahari, the sun is relentless, the water a precious gift.

The Kalahari is one of the harshest environments on Earth. But as I soared above it, riding pillion on a microlight — a hang-glider with a lawn-mower engine on the back — I looked down over an endless sea of green, the Elysian fields of the Kalahari.

As the sun went down, the green was broken up by nargine slashes: the setting sun reflected from a thousand ephemeral pools. You can look on this place as a desert: alternatively, you can see it as the largest ephemeral water system in the world.

Next morning at dawn I was up there again, soaring over the briefly endless seas of life. We flew over a gathering of 500 zebra, brought here by the desert's sudden bonanza of fresh grass. For a while we flew with a fish eagle. A fish eagle? No fish in a desert. Ah, but there are frogs, so the bird was temporarily a frog eagle, another opportunist coming in for a feast.

You don't see frogs often in the desert. They spend most of their life in a torpor, buried and wrapped in an envelope of their own shed skin: frogs in clingfilm. Come the rain, come the frogs.

From my tent I heard the croaks and clicks and roars of an ocean of frogs, because it had rained as it had not rained for years. The best rains since 1958, I was told.

Few people, then, have seen the Kalahari as I have. Bushmen have lived here for 40,000 years: how many died without seeing it as I did?

The area I stayed in is named for the water that is

Makgadikgadi Pan. I flew out one afternoon over the main pan. From the air, it looked like a concrete helicopter pad, magnified to megalomaniacal dimensions. The exposed earth was grey. Everything was grey apart from the flamingos: a vast and pink city of them. There were about one million birds in all.

The contradictions of this strange season were ineluctable. I thought about subjects for study: the ducks of the Kalahari: why not? I saw seven species of duck, also geese and pelicans and cormo-

ranis. Many birds were just passing through: taking advantage of the brief bonanza of the rains. Others were breeding, which is a noisy business. There were lots of desert, echoing with birdsong as if we were in a nice garden in the Home Counties. True, not blackbirds and robins, but cisticolas and rufous-naped larks and yellow-billed hornbills and the altogether ridiculous and deafening black korhaan.

I came to the desert seeking austerity and found nothing, but riches — and something to boast about: I added two new

bird species to the camp records. One was willow warbler — yes, you do get that in suburban gardens in the Home Counties. The same ones: you can hold a dozen in your cupped hands, and yet they commute all that way twice a year.

The other was a fan-tailed cisticola, which is not to be confused with the zining cisticola, a bird that is sometimes known as the fan-tailed warbler. Cisticolas are little brown birds, and there are lots of different species and they all look exactly the same. So I was odiously puffed up about identifying it.

Such miracles of observation apart, the desert keeps you in your place. Most places I have stayed when chasing wildlife across Africa have been imposed on to wilderness, as it were prosthetically.

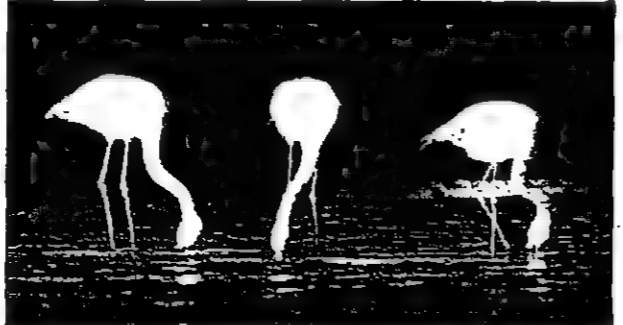
Here, in Jack's Camp, there was a most peculiar feeling of roots. As if it had grown there. There were human associations with this place and its surroundings: you could feel it, and very eerie it was, too. Partly, it is the camp itself. It was called Jack's Camp after a man who used to camp there. His ran safaris for the rich and the famous half a century back: his son, Ralph, now runs the place.

Our Jack's Camp stands a tree 4,000 years old: a giant of a baobab. It is the only landmark in a flat wilderness, and it has been a gathering place for centuries. Livingstone camped there, so did every other explorer who passed this way. Chapman even carved his initials on the tree: the scar of more than a century ago is still visible. It feels more cathedral than tree, and the bushmen, not a people given to trivialising, have always treated it as such.

I sat beneath its canopy at sundown with the usual assembly of fellow guests who meet on such occasions, and the spell of the tree, of the place came upon us. We talked quietly of life and of death, saying things we did not commonly say.

We left, much later, shaking ourselves surreptitiously, and wondering if we were leaving or returning to real life. Above, it seemed there were more stars than there was black background.

Be very careful of this place. Subtle and curative, it eats into your soul.



Up to a million flamingos form a pink city at the Pan

KALAHARI FACT FILE

■ Art of Travel, 21 The Bakehouse, Bakery Place, 119 Altenburg Gardens, London SW11 1JQ (0171-738 2038), offers trips to Botswana from £1,940 per person sharing, including two nights B&B at the Victoria Falls Safari Lodge and five nights, all-inclusive, at Jack's Camp.

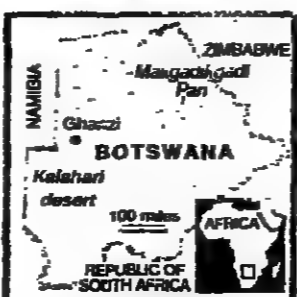
The price also includes international economy class flights with Air Zimbabwe, regional flights with Air Botswana, all transfers and return charter flights from Maun to Jack's Camp.

■ Independent flights: Air Zimbabwe (0171-491 0009), London-Victoria Falls return (via Harare) from £859 per person. Air Botswana (0171-757 2737), Victoria Falls/Maun/Victoria Falls, from £112 per person.

■ Accommodation: Victoria Falls Safari Lodge (00 263 13 3201/213/4), from £120 (about £80) per person per night with B&B. Transfers to and from the lodge extra. Jack's Camp (00 267 212277), from £220 per person per night, including all meals, drinks, laundry and activities. Transfers to and from camp extra.

■ Climate and wildlife: the wet season, with daytime temperatures of about 30C, is from November to March. The best time for birdwatching is January to March. Animal migration is in March. Dry season daytime temperatures are 23-24C, and evenings can be chilly; this is the better season for watching game.

■ Health check with your GP, or with MASTA (Medical Advisory Service for Travellers Abroad) traveller's health line (0891 224100) for the latest information on vaccination requirements and for advice on anti-malaria precautions.



THE GOLDEN LAND

A 15 DAY JOURNEY ALONG THE IRRRAWADDY RIVER FROM PROME TO MANDALAY
October 1996-February 1997 from £2995

In 1885, the British annexed the ancient kingdom of Burma and so began a love affair which lasted until the Second World War. They discovered an enchanting land of gilded pagodas and fairytale palaces, and a varied and rich landscape inhabited by warm, gentle and fun loving people.

Today, the visitor on arriving in Myanmar (renamed since 1989) is still likely to be entranced, finding a country which is still extraordinarily picturesque and populated by a people of great natural warmth and impeccable manners, who are ever mindful of their rich traditions, customs and culture.

Of course, there is still much to see and wonder at in Rangoon, Mandalay and Pagan. However, our first love is the Irrawaddy River and the travellers who choose to come with us are transported into another time. Buddhist hospitality and Burmese cordiality combine to make each landing in small towns and villages a memory that most of us will carry for the rest of our lives.

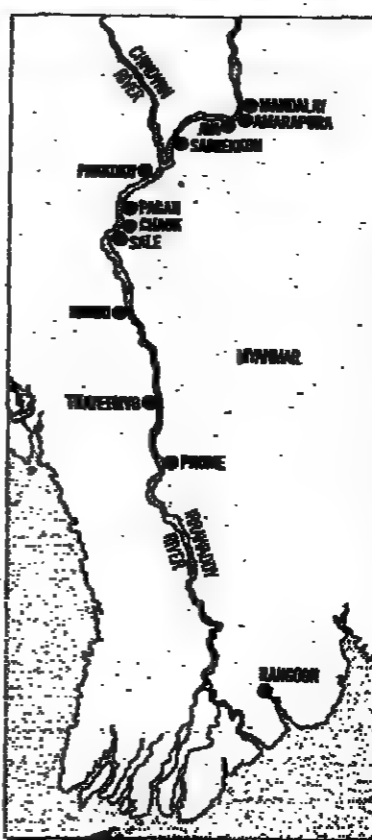
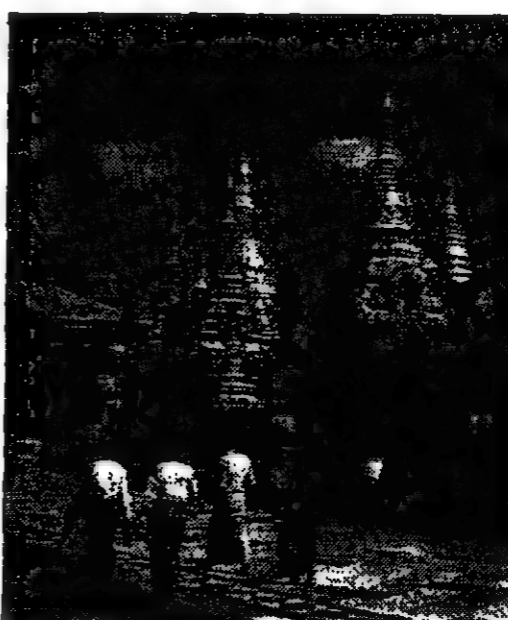
If all you wish to see of Burma is the main tourist run of Rangoon, Pagan and Mandalay, there are many travel companies who can oblige. If however, you are more attracted by the 'unknown' Burma and areas which in many cases cannot easily be reached by road, then our Irrawaddy voyage can take you to these precious places.

THE MYAT THANDA

Built only last year in China and delivered this year, we will be the first people to use the Myat Thanda. She draws 3.5 feet in the water and is thus ideal for the shallow conditions of the often difficult to navigate Irrawaddy. Powered by German engines she can achieve an up-stream speed of 11 knots allowing us more time ashore than other ships on the river.

Designed as a multi-purpose river vessel, the Myat Thanda has only 10 double cabins (14x12 feet approximately). Each cabin has a private bathroom and a private veranda. The cabins are sound proofed and air-conditioned. The bathrooms have copious supplies of hot water.

There is a glassed in observation lounge in the fore that offers a spectacular view of the river in air-conditioned comfort. The ship's library with many books on Burmese history and culture is kept here.



There is also a spacious bar and dining room mid-ship, though we frequently offer buffets on the open deck.

The remainder of this 200 foot long and 36 foot beam ship is open deck space, intended for local cargo and deck passengers. We have tastefully converted these open deck areas with a sun deck, partly covered by an awning, bar and buffet area on the top deck offering the best view and there is a broad open promenade deck below.

The Myat Thanda has two fibre glass dinghies for explorations into areas where the main vessel cannot penetrate. She is fully equipped with international standard fire fighting and safety equipment and is centrally air-conditioned. There is a water filtration and sterilisation system to ensure hygiene and safety standards are maintained. The bridge has radio communications.

There are 16 ship's crew and officers and there is a hotel staff of 4 who are under the supervision of a European Hotel Manager. Meals will be on a 'table d'hôte' basis, varying Asian and Western dishes. There is also a ship's laundry on board.

PRICES PER PERSON

In twin bedded cabin/room	£2995
Single cabin/room supplement	£1195

(There are no single cabins on board and one double cabin will be made available for sole occupancy per cruise).

Peak air supplement of £259 applies to all departures from 26 January-25 February 1997 inclusive.

Prices subject to exchange. Ports subject to change.

Price includes: Economy class air travel London-Singapore-Rangoon, return and Mandalay-Rangoon or via 10 nights aboard the Myat Thanda on full board, all shore excursions, entrance fees and donations, transfers, port taxes, 2 nights at the Inye Lake or Savoy Hotels, UK departure tax.

Not included: Travel insurance, airport taxes, tips to ship's crew.

FOR FURTHER DETAILS

Please telephone 0171-409 0376 (7 days a week during office hours)

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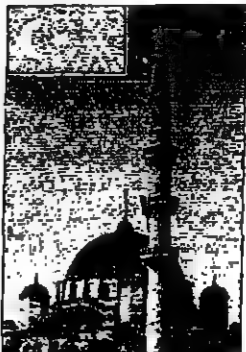
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TRAVEL DIRECTORY



BARBADOS

Everyone's guide to the island where parents are pampered
PAGES 18,19



ISTANBUL

An unforgettable city of massages and mosques
PAGE 20



SKIATHOS

Greek haven where hedonists go on holiday
PAGE 22



TRAVEL TIPS

PAGES 23-25

Barbados: Everyone's guide to this island idyll — the hotels, restaurants, bars and nightclubs, plus ...

DUNCAN STEWART

Welcome to the selfish parents' club

JAMES MacMANUS reports on one of the most popular tourist centres in the Caribbean and discovers a wealth of treats — from enchanting mongooses for the young to total indulgence for the grown-ups. And there is no shortage of people to look after the children while you order a rum punch and relax

The mongoose, bright-eyed, bushy-tailed and looking every inch the Rikki Tikki Tavi of Kipling's celebrated story, joined us for breakfast on most mornings of our holiday. The egg we had carefully placed on the grass outside our hotel room was examined, sniffed and rolled beneath a nearby bush. This was too much for our children aged three, five and 13. With whoops, they descended on the bush to find only the shell, neatly cracked and licked clean. Of the mongoose there was never a trace — until the next morning's visit.

With deft lateral thinking, an imperial administrator shipped mongooses from India to Barbados in the last century at the behest of a white plantocracy alarmed by the loss of labourers to snake bites. Now the snakes have gone, leaving behind a regiment of Rikki Tikki Tavis whose charm, it has to be said, is limited if you happen to be a Bajan chicken farmer.

We met our mongoose in the gardens of the Sandpiper Inn and it was not the only surprise about a small family-run beachfront hotel that lies 30 minutes from the airport on the popular west coast. We had chosen Barbados for an Easter family holiday because it offered, at the end of a direct 8½-hour flight from London, warm seas, safe beaches and the back up of good medical services. But, as founding members of the Selfish Parents Party, my wife and I wanted something better for ourselves than the awful food and third-rate service that often comes with "child-friendly" hotels. At first glance, the

Sandpiper looked fine for selfish parents if rather less appropriate for their children. With 45 rooms and suites, it has the aura of a luxurious refuge for the rich and powerful — which is exactly what it is. The atmosphere is companionable and club-like. A well-polished slab of teak makes a grown-up bar where Colin Marshall of British Airways and other corporate eagles sip property-made rum sours (unlike the pre-mixed plastic bucket variety).

The restaurant, like the bar, is half-open to the Caribbean breeze, and has a menu that delivers barracuda, tuna, red snapper, swordfish and kingfish properly grilled and seasoned with local spices. The homemade pasta is excellent and the range of Chilean and Californian whites pricey but well chosen. Along with the Cobblers Cove, the Sandpiper provides the best hotel food on the island.

The surprise is that Wayne and Karen Capaldi, whose family owns and runs the hotel, manage to pull off the double. Young children, although banished from the bar and dining rooms at night, are given their own space, their own food and a generally good time. There are no chicken nuggets or fish fingers on the children's menu, the rainy-day television room beams out awful but mesmerising cartoons and there is enough room on the smallish beach for the children not to disturb stressed out executives pretending to read Proust.

Parent heaven starts at night because reliable babysitters are readily supplied by the hotel: at £3 an hour by day, £4 at night and a nanny for an eight-hour day at the bargain price of £15. These prices are roughly similar in all major hotels. Thus liberated, we fell upon the delights of Holotown village, a few minutes walk from the hotel.

The village has a good supermarket, delicatessen, banks, a bookshop and a memorial to the first English settlers in 1627. A rum sour at Olive's and dinner next door at the Mews (or vice versa) begins an evening which can end with a 20-minute taxi ride to the three best of many seriously noisy nightclubs, the Boatyard, Harbour Lights and the Ship Inn, playing everything from reggae to rock.

For those with teenagers, the Sandpiper's sister hotel, the Coral Reef, or the Glitter Bay are ideal. Both are set in acres of grounds and front long beaches. The gardens of Glitter Bay can swallow six noisy children playing football and its suites — all with kitchens, sitting rooms and two balconies — are among the best on the island.

Barbados is a little too tame, too blandly affluent, too Kensington-on-sea for some tastes. But the island has its secrets. The English settlement sucked in a rainbow of races — slaves from Africa, then traders from Syria, Lebanon and Palestine. This tapestry of living history forms an entertaining backdrop to island life.

My own favourite find was Matilda Sherr, a German beautician in her mid-forties, whose therapeutic massages are wondrously unwinding. Matilda, who can be found at her health studio at the Coral Reef, charges £26 an hour for a massage with an endless list of rejuvenation treatments to follow. She is always booked up but, like rum mongooses, well worth the wait.

The author was a guest of Caribbours.

FACTS ABOUT BARBADOS

Barbados is in the windward group and the most easterly of the Caribbean islands. It is a pear-shaped coral island 21 miles long and 14 miles wide. The west and south coasts face the Caribbean with palm-fringed sandy beaches. The Atlantic eastern coast is rugged and windy with limestone cliffs and rough seas. From April to October Barbados is five hours behind British time and from October to April it is four hours behind. It is sub-tropical with an average of 3,000 hours of sunshine each year. The average temperature is 27°C (80°F) and there is almost always a gentle sea breeze. The hurricane season runs from July to September but Barbados has not suffered a major hit since 1951. The capital is Bridgetown which lies at the south-west point of the island. Most of the island's 280,000 inhabitants live in the capital. It is an independent country within the British Commonwealth and its parliament is the third oldest in the world. Driving is on the left and a Barbadian driving licence must be obtained before hiring a car. It has one of the busiest cruise terminals in the world and expects to handle half a million passengers this year. Flights to Barbados from Britain take about nine hours. The cheapest British Airways Apex flight is now £734 return and business class return fares start at £1,068. A flight only fare with a charter airline such as Britannia is currently £395.



CRANE BEACH

Crane Beach is for lovers of wild waves, dramatic scenery and walking along empty sand. Nearby is Foul Bay, equally remote with no sailing, drinking or lavatory facilities. Neither is suitable for swimming.

ATLANTIS

The Atlantis submarine takes visitors on an eye-popping trip to the deep where fish fit among the coral reefs 100 feet below the waves near Bridgetown. It is comfortable and safe, yet thrilling. Ideal for a family visit.

KENSINGTON OVAL

No cricket enthusiast can miss the Kensington Oval. The scene of feats of legendary batting and bowling, it has the names of icons such as Hall, Sobers, Walcott, Worrell and Weekes commemorated in the stands.

FLOWER FOREST

In the 50-acre Flower Forest, trees and plants flourish wildly and dramatically. Visitors are encouraged to leave the paths to experience the abundance of flora, or just chill out under an African Baobab tree.

COBBLERS COVE

Cobblers Cove is an old beachside manor house considered by many to be the best hotel on the island. Quiet and intimate, it still manages to be part of the local Speightstown community. Excellent food and beach.

SANDPIPER

Sandpiper Inn is a small family-run hotel which draws visitors back year after year. Stylish and companionable with some of the best food on the island. Two-storey suites and rooms set amid colourful gardens.

TAMARIND COVE

Tamarind Cove takes its name from a 300-year-old tree rumoured to have been planted over Captain Kidd's buried treasure. The 117 rooms in coral stone are set among intimate courtyards and gardens.

ROYAL WESTMORELAND

Royal Westmoreland resort is the most luxurious development on the island in decades. 360 magnificent homes hidden around the world-class golf course are for sale and rent. Top-class resort facilities around the clubhouse.

ST NICHOLAS ABBEY

St Nicholas Abbey is not an abbey at all. Built in 1660 in Jacobean style, it is the finest plantation house on the island and its owners have lived through Barbados history. Well worth a visit for the nearby views alone.

HOTELS FACT FILE

Prices with Caribbours (0171-581 3517) are based on two adults sharing and include scheduled flights from Gatwick with British Airways and transfers on the island. High season prices (from mid-December until Easter) at the Sandpiper Inn from £1,692 per person half-board for seven nights. A family with two children under 12, staying for 14 nights half-board in two adjoining rooms would be £2,890 per adult and £2,575 per child. Low season (April to November) at the Sandpiper is £1,301 for seven nights half-board. Winter prices at Coral Reef Club start at £1,763 per person for seven nights (including breakfast and dinner daily), and from £1,342 in summer (including meals). From July-September, there is a special child price of £528 for seven nights excluding meals. Caribbours offers an extra week free in May, August and September. High-season holidays at Glitter Bay Hotel for two adults and two children sharing a two-bedroom suite cost £3,198 for the whole group including breakfast and dinner. There are substantial reductions in the April-November period. Other operators include: BA Holidays (01293 723161), Caribbean Connection (01244 329556) and Kuoni (01306 742222).

A Magical Night at the Opera in Cyprus — 21st-28th September 1996

The Annabelle, the most elegant 5-star hotel in Paphos, Cyprus, is offering a Special Opera Package to see a magnificent performance of Verdi's famous opera "Otello", one of the greatest love stories of all time, by renowned opera producer Rudolph Sauter in the magical setting of the Ancient Paphos Fort.

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The cat may be suffering from something different, and potentially more serious.

Tracking
tropical
bargain

THE

TRAVEL

19

... inexpensive ways to to make the most of your holiday isle visit and what's on away from the beaches

Tracking tropical bargains

Barbados is determined to avoid the problems of cheap mass tourism faced by many other Caribbean islands. With scheduled flights, including Concorde, full during the peak season the island has so far retained its allure as the most elegant and "British" holiday destination in the West Indies.

Although package holiday prices may not, on average, be as cheap as in, say, the Dominican Republic, there are still some good bargains. Most are in hotels and apartments along the south coast, which the government is attempting to bring up to ever higher standards. But even along the more luxurious west coast to the north of Bridgetown there are some attractive deals on offer.

The Escape Hotel on Prospect Bay, St James, for example, offers a week's all-inclusive holiday (all meals, unlimited drinks, water sports) and flights with Virgin (01293 01718) from £799 in the summer, rising to £1,929 in the week before Christmas. Escape has been refurbished and has 42 balconied rooms facing the sea. It prides itself on not being pushy, with no loudspeakers or organised games. Its food, which is mainly Italian, and its beach. For those wanting less sophisticated accommodation, and who are prepared to cater for themselves, the cheaper packages offered on the south coast can bring a taste of the real Barbados.

Thomson (0990 502399), for example, offers 14 nights self-catering in the St Lawrence apartments near the lively, and noisy, St Lawrence Gap for £515 in May, provided

three people share an apartment. The price rises to a maximum of £1,130 for two people sharing over 21 nights in December. Flights with Britannia are included.

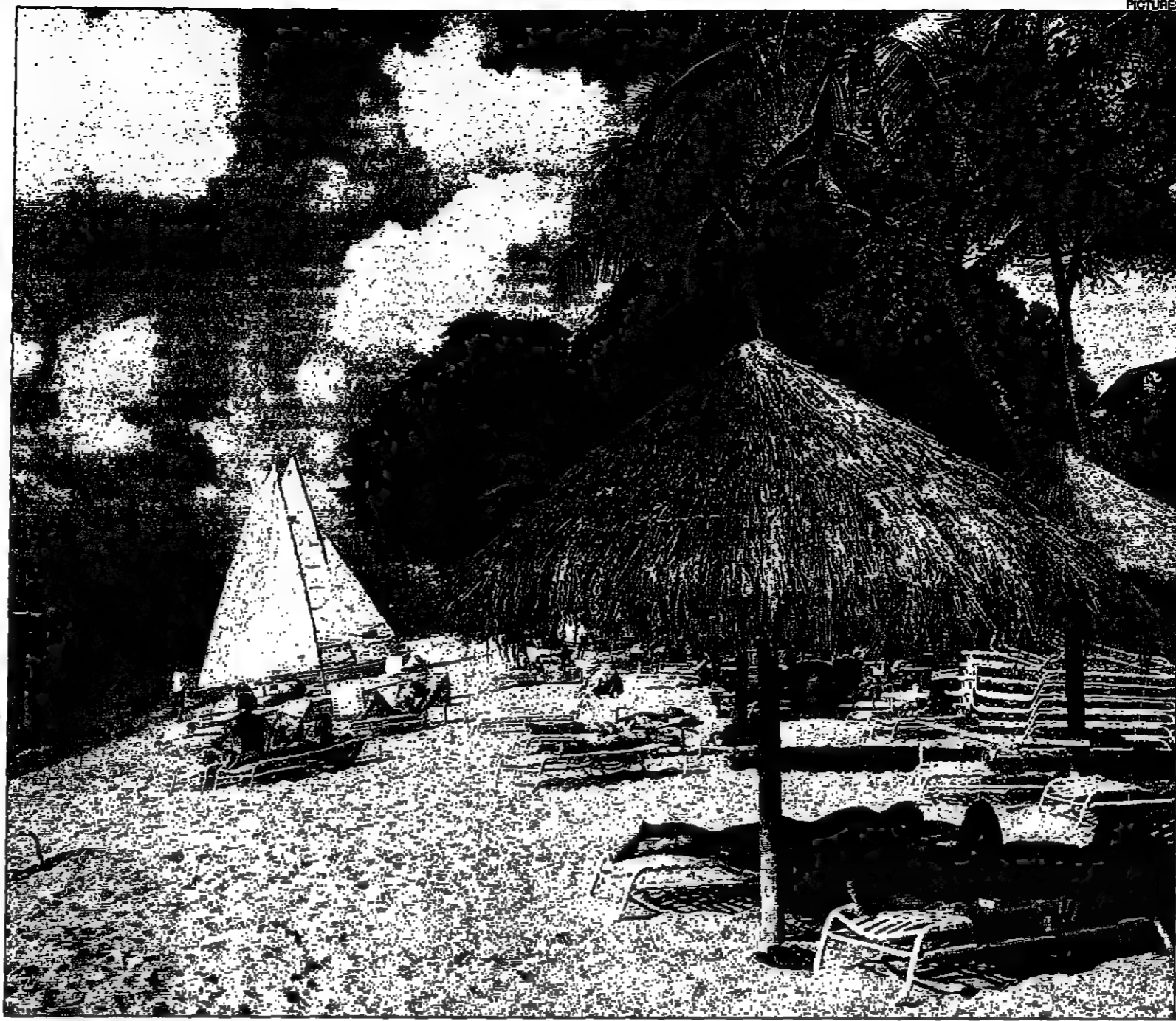
Another hotel Thomson recommends is the small and friendly Pirates Inn, set back off the main road in Hastings, along the coast from Bridgetown. This also costs from £515 for 14 nights self-catering at the cheapest time of the year. The Casuarina Hotel at St Lawrence Gap has won many awards for its beautiful landscaped gardens and tranquil ambience, despite being near the lively resort. The five apartment blocks have terracotta roofs, which give it a Spanish feeling, and all the rooms are spacious and well furnished. Again, it is self-catering, which is the norm with many of the south coast hotels.

6 Cheap packages can offer a taste of the real island

Look out for prices in a wide range of brochures from both big and small tour operators, ranging from about £665 to £1,095 per person, including flights and transfers. Breakfast can be had for an additional £7.90 a day, half-board for an additional £25.90 a day, or seven breakfasts and three dinners for £117.

Virgin offers 14 nights at the Blue Horizon Apartments at Rockley Beach for £699 during June and July, and there is a 75 per cent discount for children under the age of 12. The apartments are close to one of the finest beaches on the island and each room has a balcony, kitchenette and fridge. Flights are with BWIA, non-stop from Heathrow.

The south coast is also the place to find cheap, and cheerful B&Bs, studio apartments or small hotel accommoda-



A balmy Barbados beach with inviting blue seas is worth saving up for, whether on the smart, expensive west coast or cheaper south coast

tion. The Barbados Tourist Board in Harbour Road, Bridgetown (00 809 4276 2623) provides a comprehensive list.

For £18.75 to £37.40 per room per night, for example, there is the Fairholme Hotel at Maxwell (00 809 428 9425). The Crystal Waters guest house at Worthing (00 809 435 7514) offers good quality accommodation from £22 a night for a double room, and the Sierra Beach Apartments in

Hastings (00 809 429 5620) cost £40 to £47 for a studio.

These are particularly attractive to the growing number of people who reach Barbados independently, by yacht, for example, from another Caribbean island.

Some of the 15 small but good quality beachfront properties along the south coast have been brought together by the tourist board under the marketing label "Gems of

Barbados". Some may be rather rundown and most need refurbishment if they are to survive, but already confidence is starting to return. Among the group is the elegant Ocean View, which was one of the first hotels to be built on the island, the Shangri-La and White Sands, all representing good value at about £27 a night.

HARVEY ELLIOTT

WHAT TO SEE AND WHERE TO EAT

THE SIGHTS

There is more to Barbados than the beaches (see map on facing page). Inland, the roads snake around hills that were once covered in sugar cane. Of the few plantation houses that remain open to the public, St Nicholas Abbey is the best known and worth a visit. Entrance costs about £85 (about £170). Another is Sunbury Plantation House which, with its museum, was severely damaged by fire last year but has now reopened. Entrance, £3.30.

Tourist coaches head for Harrison's Cave, which is open seven days a week at a cost of £5 per person, £2.50 for children. It is a stunning limestone cavern in which stalactites and stalagmites almost touch and are excitingly lit. Another natural "must" is the Flower Forest, an untamed area of trees and plants reflecting the flora of old Barbados. Entrance £2.

Coaches head, too, for the Mount Gay Rum Centre, where visitors on a £3.30 tour are shown how rum is made. A hire car opens the way to other sights, such as Anthony Eden's hideaway at Villa Nova, now a luxury resort, or the great house of Holders at which Pavarotti will sing next March. These can be seen only from the outside. Cricket fans will enjoy visiting the Kensington Oval, where even if the ground is closed, the museum and shop are open during normal shopping hours. Or try a trip under the sea in the submarine Atlantis for about £50 per person.

Crane Beach is wild, remote and rugged. It lies at the bottom of a steep cliff. So many coaches with cruise ship passengers use the nearby hotel facilities, however, the owners now charge an entrance fee of £1.70.

THE FOOD

Eating out is easy, though not cheap. In one of the many shacks, cafes and bars around the island a bottle of local beer costs about £1.70, a tropical cocktail £3, a cola 95p, a tuna salad £4 and hamburger and chips £5.75.

The fashionable bar now is Bombas Beach Bar and Grill in Paynes Bay (see map on facing page), which is owned and run by a Scottish/Bajan couple. Beside the sea, Fathoms in St James specialises in seafood at about £10 to £15 per main course.

Ragamuffins, in Hoielown, has one of the liveliest bars, and Olives bar and bistro, also in Hoielown, offers excellent service at about £15-£20. Next door at Mews, the Austrian chef Josef Schwaiger has won a reputation for top quality. Expect to pay more than £20 a head here.

Cane chairs and candles give the award-winning La Maison restaurant at Hoielown a romantic feeling. Main courses cost about £25 a head, while Niro's champagne and wine bar buries at under £20 for a main course.

At least once on any holiday there is the lure of one big night out, and Barbados has plenty of excellent restaurants. Almost every quality hotel claims to have its own speciality. But for restaurants pure and simple those regarded highly include the Bagatelle Great House, on Highway 2a. It is a restored plantation house, built in 1645, and prices are about twice as much as in the bistros mentioned above. For a splendid view over the sea, the Carambola or the Cliff, both in Derriks, St James, charge about £20 a head for a main course and £10 to £50 for a bottle of wine.

H.E.

WHAT TO READ

■ The publication *Ins and Outs of Barbados* is given away free in the better hotels and contains up-to-date information about hotels, attractions, restaurants, bars and shopping. Other handy publications available locally include *Barbados in a Nutshell*, *Simply Barbados* and *Insight Guide to Barbados*.

■ Suggested pre-visit guides to read include: *Pocket Barbados* (Fodor's Travel Publications, £7.99), *Barbados - a Traveller's Guide* by David Milne (Lacelles, £6.99), *Barbados*, by Peter Hingston (Hingston Associates, £7.50), *Adventure Guide to Barbados* by Harry S. Pariser (Hunter Publishing, £11.95).

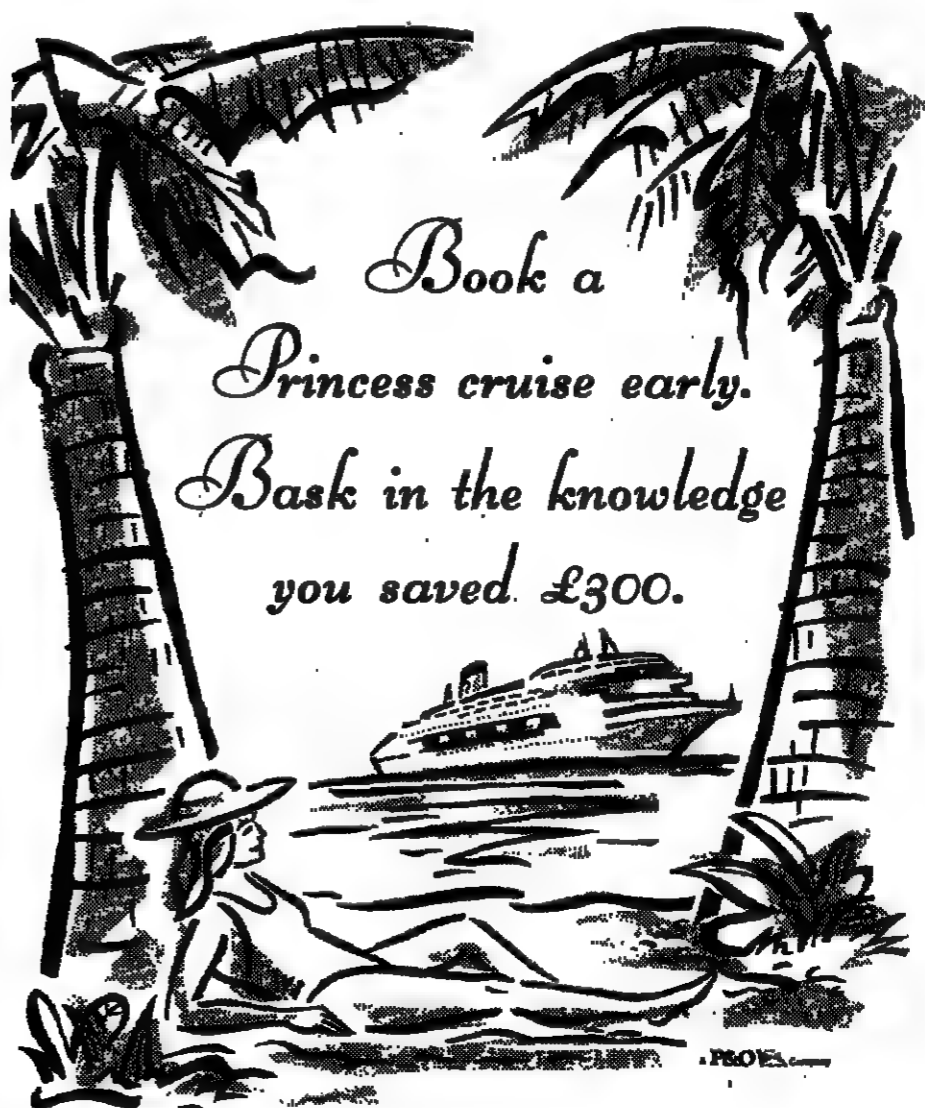
Travel Survival Kit to the Eastern Caribbean by Glenda Bendure and Ned Friary (Lonely Planet, £10.95).

■ Fiction often offers an excellent insight to a place. Try to get a copy of any of the following books.

In the Castle of My Skin by George Lamming (Longman, £6.50), about a poor village boy growing up in colonial Barbados.

The Spots of Eden by Robert Fowler, describing 17th-century figures and dialogue (out of print, but try secondhand bookshops).

Wide Sargasso Sea by Jean Rhys, exploring the alienation of white creole West Indians from the post-emancipation West Indian society (Penguin, £5.99). And by the same writer, though out of print, *Sleep in Off Lady*, a collection of short stories.



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A Nile Paddle Steamer Cruise

For winter 1996/97 we are proud to introduce the SS Mahazen paddle steamer. The vessel (designated the SS Time Machine) was built for the royal government of King Farouk and has now been authentically restored to its 1930s model. Some aspects will appeal to travellers who are sympathetic to the theme and conditions of compact but comfortable cabins.

The programme for the SS Mahazen has been carefully designed to evoke the atmosphere of the early 1930s thus allowing guests to discover Egypt both past and present. The itinerary allows you to see the natural beauty of the Nile and the ancient civilisation of Egypt whilst enjoying period style and modern facilities. To glide down the tranquil waters of the Nile at a stately pace, with just 36 fellow passengers on board, has got to be



cruise along the Nile on the Nile paddle steamer SS Mahazen, reserved originally for King Farouk's government ministers

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Monday - per person in a twin
1996 Sept 23* 30* £470 - Oct 7, 14 £505
Oct 28 £565 - Nov 4, 11, 18, 25 £575
Dec 2, 9 £530 - Dec 30 £575
1997 Jan 6, 13 £505 - Jan 20, 27 £530
Feb 3, 10, 17, 24 £565 - Mar 3, 10, 17 £530
Mar 24 £560 - Mar 31 £530 Apr 7, 14, 21, 28 £510
*Indicates that the first 20 places on night of these departures are at a special reduced rate of £350 pp

Supplements per person
Single cabin £150 - Upper Deck £125

Price includes air travel, full board (breakfast, afternoon, all transport, services of guide, but excludes travel insurance, currency, departure, electronic mail, travel, telephone and other optional services. All bookings are subject to the Conditions of Booking, a copy of which is available on request.

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Britain: Next weekend more than 1,500 historic buildings open their doors to the public for free

Railway hotel fit to be a palace

You could call it the best day out in history. Two days, in fact. Next weekend Heritage Open Days offers free admission to 1,500 properties old and new. In London alone, more than 350 buildings will be open for viewing.

Up and down the country, owners have responded magnificently to the call to open their doors, from the Prince of Wales and Richard Branson to the Church, the military, the TUC, the Grosvenor Estate, the BBC, ITV and Channel 4, the College of Arms, Barts hospital and even Vatman.

The one body to adopt a dog-in-the-manger attitude is Her Majesty's Government, which is all the more surprising because Heritage Open Days is sponsored by Virginia Bottomley's Department of National Heritage.

In London, people are denied the opportunity to see the spectacular restoration of the Foreign Office. Only the old Treasury building is open in Whitehall (the remains of Henry VII's palace).

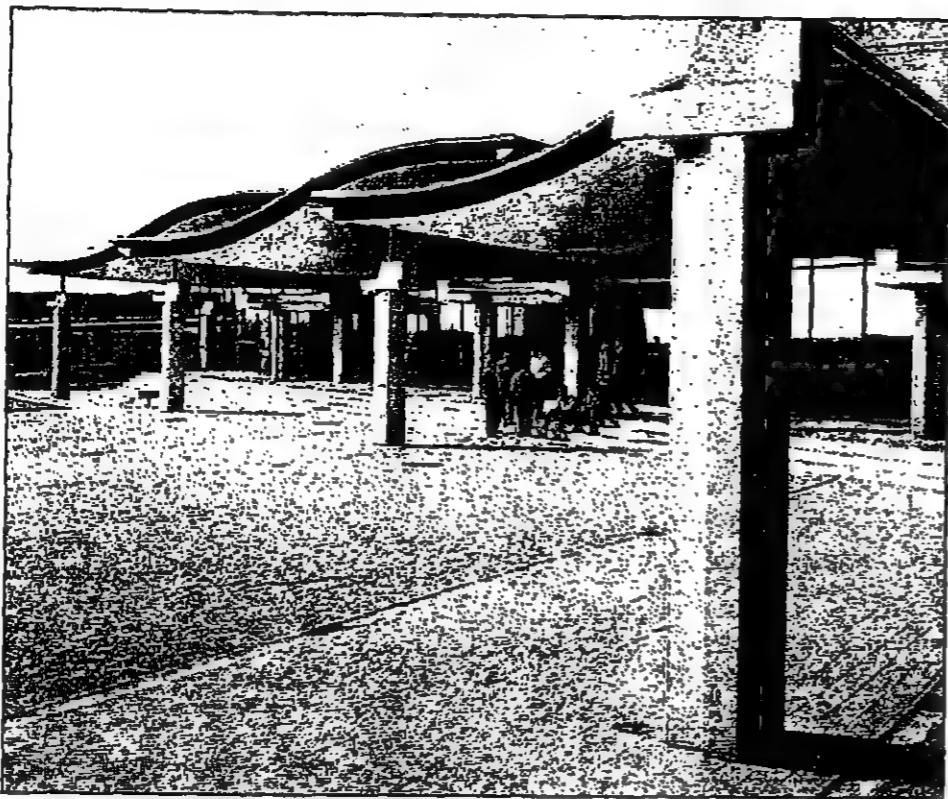
However, in Nottingham you can inspect Sir Michael Hopkins' civilised, cool and airy new offices for the Inland Revenue. In Leeds there is access to the "stunning" headquarters of the National Health Service, Quarry House — though it's not the quality that stuns so much as the Stalinist, wedding-cake opulence and size. Japanese gardens and indoor swimming pool included (not for the customers' use, of course).

To make the most of the open days you can concentrate on a town, city or London borough, or map out your own itinerary based on the theme of your choice — new architecture, enterprising restoration, churches, cinemas, Georgian or Arts and Crafts buildings.

Top of the list must be Sir Gilbert Scott's splendid and long-empty Midland Hotel in front of St Pancras station in London. The interior is the Victorian counterpart of the Field of the Cloth of Gold, full of romance, vibrant colour and encrusted ornament. The focal point is the stupendous grand stair, twin flights circling the walls emerging to make a death-defying leap across space. Now that internal restoration is half-complete you can see what it could be — a place as palatial as the House of Lords.

In Manchester, the North West Film Archive, housed in a converted canal-side warehouse, will be open for the first time, with tours of the vaults, film screenings and demos of film repair.

At Bournemouth, Dorset, there is a chance to see romantic Highcliffe castle under repair at last. It incorporates substantial chunks of medieval French buildings brought back in the diplomatic



Richard MacCormac's award-winning Cable and Wireless College at Coventry

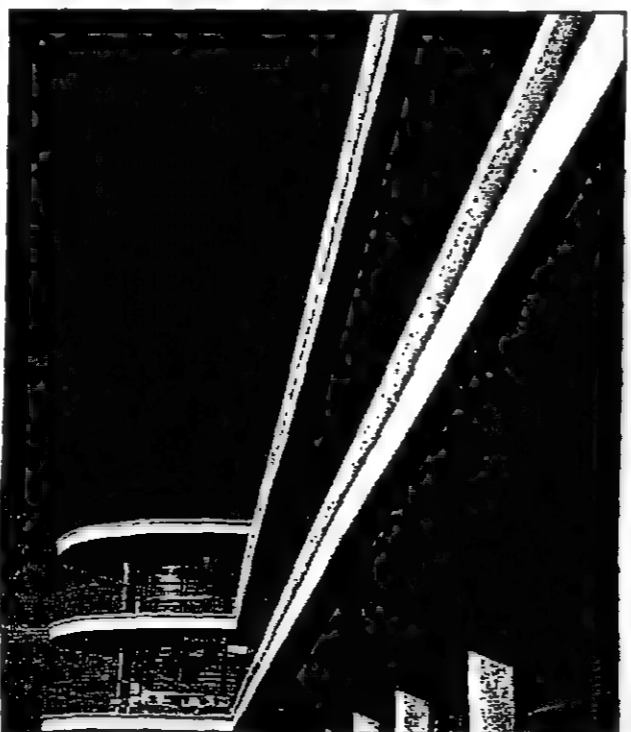
bag by a resourceful British ambassador. Perched on a cliff above the sea, Highcliffe has a Great Hall modelled on King's College Chapel, Cambridge. This is the age of the Picturesque, all gables, buttresses and pinnacles and an abhorrence of symmetry.

In Birmingham, the Venetian/Gothic-style College of Art, dating from 1884, is open after two years of refurbishment. By contrast, a fine building that may soon need a new use is James Wyatt's Royal Military Academy of 1805 at Woolwich, London. This is the capital's counterpart to an Oxford or Cambridge college, set amid towers with mellow brick buildings laid around quads and along secluded lanes.

In north London, the Castle Climbing Centre is ingeniously housed in a former pumping station disguised as a castellated folly to appease affluent Victorians living nearby. It looked the ultimate white elephant until the promoters realised they could turn the deep turbine pits to advantage, creating an 80ft climbing wall within.

If your taste is for the unusual, try the Williamson Galleries in Liverpool, where there are guided tours through a labyrinth of underground tunnels and chambers, excavated by a local philanthropist to create work during the depression after Waterloo. There is a 40ft-high banquet hall and complete houses hollowed out from the rock — only recently have local campaigners begun to explore and clear out the tunnels.

Serious moles can follow up this visit with one to the



De La Warr Pavilion and Marina at Bexhill-on-Sea, Sussex

underground temple, complete with "church" and Roman altar, in the grounds of long-demolished Hagley Hall in Staffordshire.

Georgian buildings are well represented. There is the Crown Court in York castle, built by the masterly John Carr of York, which offers a tour of the cells, the high sheriff's dining room and two domed courts. Or a grand tour of Buxton Spa, Derbyshire, where the Crescent contains a first-floor assembly room with plasterwork as rich and exquisite as any by Robert Adam. There's also a chance to view the marble-lined pump room, where fashionable Edwardian

ans came to take the waters. In south London, seize the chance to see the Carshalton House water tower, built for a director of the South Sea Bubble company, with plunge bath and Delft tiles.

Opening at Aldershot, Hampshire, is the military library founded by the Prince Consort in 1860 and designed by Captain Francis Fowke, engineer-architect of the remarkable early buildings at the V&A museum in London. Or there's the Royal Military School of Music at Kneller Hall, Twickenham.

For Arts and Crafts interiors, try Pownall Hall, Wiltshire, Cheshire, built for a local brewer with De Morgan tiles and painted ceilings. There's also a chance to see the Gertrude Jekyll gardens at Ampthorp House, Andover, Hampshire, now used to train chaplains in the armed forces.

From the 1930s there is the modernist house designed for the headmaster of Dartington school in Devon, with works by Epstein, Fry, Nash, Piper and Nicholson. Or the London Taxi Centre, at 7-11 Herbrand Street, W.C1, a multi-level garage built for Daimler Car Hire in 1930 by Wallis Gilbert (architects of the old Hoover factory) in Art Deco style. In Sussex, there is the modernist De La Warr Pavilion and



Going up in architectural annals, the twin stairs at the Midland Hotel, St Pancras, London, now being restored

Marina at Bexhill. Modernist icons include the Renault Distribution Centre at Swindon, Wiltshire, by Sir Norman Foster (with a selection of classic Renaults on show), and the impressive David Mellor Cutlery Factory at Hathersage, near Sheffield, which takes its circular form from the gasometer which once stood on the site.

Award-winning new buildings include Richard MacCormac's Cable and Wireless College at Coventry.

To be up to the minute, sample a new family house "in an Arts and Crafts style", nearing completion in Giclee Place, Chelsea, London. Book through the architect James Goss on 0171-831 8300. For trad at its most stylish, visit the Duchy of Cornwall office in Buckingham Gate, London.

Several recently completed City offices are on show, including Minster Court (dubbed Monster Court by modernists on account of its Gothic gables) and Vintners Place, with marble floors in outrageous imitation of St Peter's in Rome.

There are many reasons for visiting churches. The funeral in *Four Weddings and a Funeral* was filmed at St Clement's, West Thurrock, Essex. At St Ives, Cornwall, you can look into the chapel on the 15th-century bridge, used in times past as a tollhouse and a pub, but now empty. At Highnam, near Gloucester, the remarkable frescoes by Thomas Gambier Parry — an inspiration to the pre-Raphaelites — are on view, to a background of organ recitals.

Theatres and cinemas make a strong showing. The opulent Victorian theatre at Normansfield mental hospital at Teddington, Middlesex, was built for Dr John Langdon Down, who identified Down's syndrome. His family were keen on amateur theatrics and he noticed that many of his patients had a talent for mimicry and used theatre as a form of therapy. In central London, the Art Deco interiors of the Savoy theatre, restored after a fire, are on view.

the 1876 Tyne Swing Bridge at Newcastle upon Tyne, or tour the bridge and engine room of the motor vessel *Tern* on Lake Windermere, Cumbria. In south Wales, the Nantyglo Round House Towers, built by ironmasters as a defence against riots, are open.

Wales offers about 50 properties for viewing. Scotland

500. Northern Ireland offers not buildings but a series of 11 maritime tours leading to piers that serviced old monasteries, fish traps, tide mills, lighthouses and lightships. And best of all these open days, from Penzance to John o'Groats, are all free.

MARCUS BINNEY

● For a copy of England: Heritage Open Days 1996, call 0891 806003.
● For further information on Heritage Open Days contact: London — Open House 96, 0891 001061, Scotland — Doors Open Days, 0141 221 1466, Wales — European Heritage Open Days, 01222 484600, Northern Ireland — European Heritage Days, 01222 235254.

WORD-WATCHING

Answers from page 25

ELECTUARY

(b) A medicine that is licked up, as distinct from being eaten, drunk, inhaled, injected, inserted as a suppository or absorbed. Usually made by incorporating the medicinal ingredient in a doughy or pasty mass. "And now, ladies and gentlemen, the speaker you have all been waiting for — our own local Member, whom I am sure you will welcome as befits your chosen... electuary."

TENEBRIFIC

(c) Making tenebrous, ie dark and obscure. From the Latin *tenebrae* shadows, *tenebras*

shadowy + *fic*, participle stem of *facere* to make. "Golly, Professor, your lectures are tenebrous. No really, we all think so, simply and utterly tenebrous."

FLAGITIOUS

(a) Atrocious, heinous, appallingly wicked. For use when *facinorous* is insufficiently strong. "Since you ask, Headmaster, I think your address to the Governing Body was inspiring flagitious."

PIGSNEY

(c) Believe it or not, a term of endearment used when addressing a female. The Saxon word for girl. Try it on your friend: "Come, my little pigsnay..."

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Not surprisingly David Livingstone, when he stumbled across the Falls in 1855, remarked that "sights so lovely must have been gazed on by angels in their flight". The Victoria Falls is a marvellous place both to relax in a temperate climate and to use as a base from which to explore with visits to the Falls themselves, the nearby town of Victoria Falls, a Zambezi cruise, local and regional game viewing and much besides.

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POPULAR PRIVATISATIONS
Karen Zagor on the next step as last payment deadline on PowerGen and National Power approaches

More than 700,000 investors who rushed to buy shares in National Power and PowerGen in 1995 must now decide whether to write that cheque to pay for the third and final instalment. The deadline for cheques or bankers drafts reaching the Registrar is Thursday, September 12.

The 1995 issue was not the first public offering for the two power generators. In 1991, the Government sold off 60 per cent of its holdings in each company in a two-step public offering.

The sale of the Government's remaining 40 per cent in 1995 was enormously popular. The initial public offer was so heavily subscribed that the Treasury increased the portion allocated to small investors to 51.3 per cent from 40 per cent. More than one million private investors bought shares in 1995. Today, about 70 per cent still hold the partly-paid shares.

What are the options for partly-paid shareholders?

If you still hold your partly paid shares, you can meet the final instalment, or do nothing. It is now too late to sell the partly-paid shares in the open market; the deadline for such sales was Friday.

The final payments are 136p per National Power share and 142p per PowerGen share. If you qualify for a discount, you owe 121p for every National Power share and 127p for each PowerGen share.

If you cannot afford to meet the payments, you can do nothing and the Treasury will sell the shares at the current market value. It will deduct any dealing and administration charges and pay you the balance.

The postal strike has inter-

rupted the delivery of the documentation from the registrars. Anyone who has not received their forms by Monday should phone their registrar immediately.

How have the shares fared?

Anyone who bought into the first public offer in 1991 has done well. They will have paid a total of 175p per share for their National Power and PowerGen shares. Today, shares in National Power change hands at about 383p while PowerGen trade at about 490.5p.

The story is different for investors in the later privatisation. On the surface, neither share has done particularly well since 1995. Both have noticeably underperformed the FT-SE All-share index since then. Indeed, National Power partly-paid shares are trading below the price that investors have already paid — 340p for National Power and 370p for PowerGen. The partly-paid shares trade at about 246.5p and 346.5p respectively. But the quoted prices mask the hefty dividends which have made the shares so attractive. National Power recently paid out a special dividend of 100p per share; other dividends add up to 34.1p since 1995. PowerGen shareholders have received dividends worth 31p. The prospect of strong dividend payments was one reason advisers recommended buying into the initial public offer.

How have the companies done?

Both companies have done reasonably well in the last year, with solid profits and dividend growth. Both have also extended their presence overseas but have suffered

Reflections on the power sales



National Power's Ironbridge power station: demand is growing at home but the presence overseas has been extended

setbacks. National Power received a blow when Ian Lang, President of the Board of Trade, blocked its bid to acquire Southern Electric. PowerGen had a similar setback with its agreed bid for Midlands Electricity. An offer from Southern of the US for National Power was also blocked.

What does the future hold?

Projections for the future depend very much on whom you speak to. There is some concern that both companies could be hit by a windfall tax if Labour wins the next election, but analysts are divided about how serious the impact of such a tax would be.

Kleinwort Benson last week contributed to a decline in National Power's share price

by reducing its rating on the stock to "sell" from "hold" although it is maintaining its "hold" rating on PowerGen.

Tim Anker, utilities analyst at Kleinwort, says the change reflects concern that National Power will have trouble competing after 1998 when the electricity industry opens up to competition. This, in turn, will make it difficult for the company to maintain its strong dividend growth. "The UK market is very easy at the moment. But we expect the average prices that they get to fall as it moves to much shorter-term contracts."

Mr Anker says PowerGen is in a stronger financial position, and that it should have little problem maintaining above average dividend growth, even if it faces stiffer competition and a windfall

tax. He added: "Overall, whether you decide to hold or sell depends on what you are holding these companies for. If you have a very positive outlook for gas prices and their impact on electricity then you should continue to hold the shares. But if you are holding them as part of a nice, low-risk utilities portfolio, they don't fit the bill. You would be better off in National Grid, once the regulatory risk is out of the way, or in a regional electricity or water company."

Justin Urquhart, Stewart, director of Barclays Stockbrokers, sees both stocks as strong holds. He says: "They are both still good, blue chip stocks. And now is not the time to sell. They have both performed poorly because of regulatory control and concerns about the pending election. It's not as if

you are dealing with companies that are going to post losses. I would expect both stocks to come back in nine months to a year. I would stick them in a PEP if you haven't already."

He notes that even with more competition coming into the market, the underlying strengths of the companies will not disappear.

He says: "In a mature market, with growing demand for power, the companies are well placed, even with more competition. Because of their expansion overseas they are both in good positions to buy up companies or act as consultants for overseas companies. They could also expand into other utility provision such as wind power or gas provision, or they could move into the retail side."

Giants scrap over the Refuge orphan millions

Policyholders in Refuge Assurance and United Friendly are being forced to watch from the sidelines as some of the biggest institutional investors in the country fight over their insurers' future.

Refuge and United Friendly announced last month that they intended to merge into a single company, to be called United Assurance and worth £15 billion. Some powerful City fund managers are threatening to block the deal.

The row centres on the so-called "orphan assets" which Refuge holds in its life fund. They have accumulated over many years partly because actuaries have been conservative in their calculation of bonus payouts, and partly because shareholders have not always taken the investment returns to which they were entitled.

In Refuge's founding principles any surplus is to be distributed 90 per cent to policyholders and 10 per cent to shareholders. However, many of the policyholders to whom these bonuses should technically belong have already died.

Refuge shareholders believe that they are now entitled to some of these assets

which are currently in the ordinary branch fund. When Refuge last month announced plans for the merger, it said it had identified a surplus in the industrial branch fund worth £430 million, which the Department of Trade and Industry (DTI) had agreed belonged to shareholders.

Refuge says that after discussions with the DTI it believes the assets in the ordinary branch are never likely to be released to shareholders.

At the eleventh hour Refuge bowed to their demands and agreed to offer a sweetener. This involves giving shareholders a financial instrument called an option, which would allow them to claim a part of this surplus should the DTI ever give permission for it to be redistributed in the future.

This has appeared some, but not all, investors, both large and small, have until September 26 to make up their minds.

John Cudworth, chief executive of Refuge, is seeking to have a shareholders' meeting in Wiltshire, Cheshire, on Monday opened and adjourned to enable investors to examine the new offer.

MARIANNE CURPHEY

Tax has to be fun

So you thought self-assessment meant working out your own tax? So did the Inland Revenue until it discovered that the prospect sent guinea-pig taxpayers in trials in Leicester and Southampton into a tailspin of anxiety and inadequacy. Cue soothing message from the taxman: "We would prefer you to send us your tax return and let us do the calculation for you."

The last thing the Revenue wants is to make tax seem difficult.

On the contrary, yesterday's unveiling of the new tax returns, to be sent out for the first time next April to the 8.5 million people who have to fill in returns, made out the experience was almost going to be fun. In fact, says the Revenue, the new British tax return is "probably the best tax return in the world". If this is so, it has needed two years of painful experimentation to create the new, fun-to-fill-in return.

The different sections of the return are colour coded. The

bits taxpayers have to concentrate on are picked out in blue and green against a calm grey background. Taxpayers who had actually completed the forms were apparently overwhelmed by the form's clarity and visual impact. And best of all, the difficult bit for masochists wanting to work out their own bill was now well separated from the rest of the return and could safely be ignored or dropped in the nearest bin by the vast majority.

The Revenue denied there had been a policy shift to encouraging people away from working out their own tax. Of course people who wanted to, could, said Doug Smith, programme director for self-assessment. As far as the Revenue was concerned, it cost the same to process returns, regardless of who worked them out.

So are the evil rumours about self-assessment being mainly for the benefit of the Treasury cost-cutters wrong?

SARA MCCONNELL

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WEEKEND MONEY LETTERS

Pros and cons of company cars

From Mr C. Wales
Sir, Marianne Curphey has left an important consideration out of the equation when showing the pros and cons of company cars (A Question of Money, August 34).

Under the Fixed Profit Car Scheme (FPCS), the Inland Revenue allows you to be reimbursed a fairly generous tax-free mileage allowance by your employer when using your own car on company business. The current scale permits a maximum of 61p per mile for the first 4,000 miles per year in a 2+ litre car, followed by 33p per mile for subsequent miles. The figures for a car of 2 litres or less are 43p per mile for the first 4,000 miles, and 23p thereafter.

Looking at the example, which was a choice between a £20,000 car or a salary increase of £5,000 per year for an employee covering an average of 10,000 business miles per year, I would suggest that the employer would pay about £7,000 per year for a contract hire car, plus maybe £800 for insurance, plus £900 (ie, 9p per mile) reimbursed to the employee for petrol for the business miles, and finally Class 1A National Insurance contributions of about £630 on the benefit. This means the employer is currently paying about £9,330 each year.

For the same overall cost, if you were thinking of giving up your company car, you could be offered a deal whereby you are reimbursed £4,400 tax free for your business miles under the FPCS, plus a pay rise of £4,400 (ie, £4,930 net of employer's NI contributions).

After 40 per cent tax, the pay rise would be cut to £2,680 but the mileage allowance of £4,400 would be tax-free. Adding these two together, plus £2,420 tax saved because you do not have the benefit of a £20,000 company car, gives a figure of £9,680 per year to buy and run your own car.

That should be enough to run a pretty decent car and have some change in your pocket. But unfortunately your employer might be wanting to make a saving so you could end up with some sort of compromise.

Yours faithfully,
CHARLES WALES,
Van Cottage,
7 Van Diemen's Lane,
Lansdown,
Bath.

When interest rates were decided every Thursday afternoon

From Mr George Rawley
Sir, In reply to Mr G. K. Moore (Pay a fair rate of interest, August 17) on 1930s interest rates, they depended on the bank rate announced by the Bank of England each Thursday afternoon.

In the high street banks, borrowing rates were described as "1 per cent (or more) over bank rate, minimum 5 per cent". Only very large borrowers of undoubted integrity could borrow at 4 per cent.

As for interest allowed to savers, the deposit rate was always 2 per cent below bank rate. In the worst of the 1930s Depression when the bank rate fell to 2 per cent, the high street banks allowed 1/2 per cent on deposit accounts and this persisted for some time.

Yours faithfully,
GEORGE RAWLEY,
No 2 The Marlinespike,
Shoreham Beach, Sussex.

Remember... 1/2 percent is better than no bread at all



Over 7 and other little wrinkles the Revenue gets up to

From Mr E. Griffiths
Sir, with regard to Miss Brocklebank's letter (Mr Taxman do wake up, August 17).

I note that far too many seasoned accountants and many of the general public live in awe—if not abject fear—of the Inland Revenue. What nonsense!

Those who are familiar with the workings of the Inland Revenue will know well the "Over 7" list which had to be diligently completed every Friday.

For the uninformed, this relates to the Inland Revenue's arrangements for handling post.

Post from the general public was to be answered within one to 365 days, interdepartmental post within one month, post from a Member of Parliament either by return of post or within seven days. If the full information on the case is not

available, at least an acknowledgement and reason for delay must be given.

So, Miss Brocklebank and other troubled souls, contact your Member of Parliament and you will get results.

The Revenue won't like it, they'll make you a "jacket case".

That's your own personal folder easily identifiable by a big red sticker on the front, meaning that you are not easily fobbed off with glib departmental waffle and that you don't take "No" for an answer.

Please write to your MP with all relevant details, saying you are unable to get a reply from the public servants your taxes are supporting with salaries etc. You'll be amazed how soon you'll get a suitable reply and action!

Yours faithfully,
ERYL GRIFFITHS,
119 Box Lane,
Wrexham, North Wales.

Woolwich takes a hard line with carers for the learning-disabled

From Mrs C. Gossage
Sir, The letter from Pam Hannam of Bristol Mencap (Halifax discrimination, Weekend Money Letters, August 31) may be unduly optimistic. For instance, to share in the distribution by the Woolwich Building Society, a person with learning disabilities will not merely have to rely on the honesty of the first named person operating his or

her account. If the first named person also holds a qualifying Woolwich account in their own name, the learning-disabled person will not qualify for shares as "you cannot be a qualifying member in more than one capacity" (letter to me from the Woolwich, May 8, 1996).

On this basis, I would not be surprised if the majority of learning-disabled people hold-

ing qualifying accounts (albeit in the names of appointees) in the relevant building societies will be found to be ineligible for a payout.

Perhaps the societies could let us have some statistics? Yours faithfully,
C. GOSSAGE,
Little Brays,
Kingston Stort,
Chinnor,
Oxfordshire.

Incompetent bank staff

From Ms Julie Alexander
Sir, The incompetence of the banking system never fails to amaze. In June, Lloyds Bank agreed to honour a cheque I was to pay to my son by transferring funds from my deposit account to cover it.

In July my statement arrived showing they had not made the required transfer. The usual apologies followed with confirmation that there would be no interest charges.

In August my statement arrived informing me that I was to be charged £8 fixed charge and £68.89 interest. Apologies followed and being offered £20 compensation I held out for £50 which they eventually agreed.

And all because my instructions were not carried out and promises were broken. What ever happened to service?

Yours faithfully,
JULIE ALEXANDER,
50 Radnor Walk, SW3.

Sound practice

From Mr P.G. Cox

Sir, Here, for a change, is an example of good business practice. I applied for £1,000 of stock in the Somerfield Share Offer via Hargreaves Lansdown. My cheque was eventually returned indicating I had withdrawn my bid—this was untrue. I protested to Hargreaves Lansdown and the offering house, Kleinwort Benson. Both were sympathetic but offered no redress.

However, one or both must have contacted Lloyds Bank Registrars as the latter have accepted that I was not notified of the need to accept the revised offer. I have now been offered £1,000 worth of stock at the issue price of 145p or a cheque for £82 representing today's premium. This is a just and honourable settlement—may I commend it to other business houses?

Yours faithfully,
P.G. COX,
The Forstal,
Little Chart,
Ashford, Kent.

Letters to Weekend Money are welcomed, but individual replies or advice cannot be given. No legal responsibility can be accepted for advice or statements in these columns and independent advice should be sought. Letters can be faxed on 0171-782 5082.

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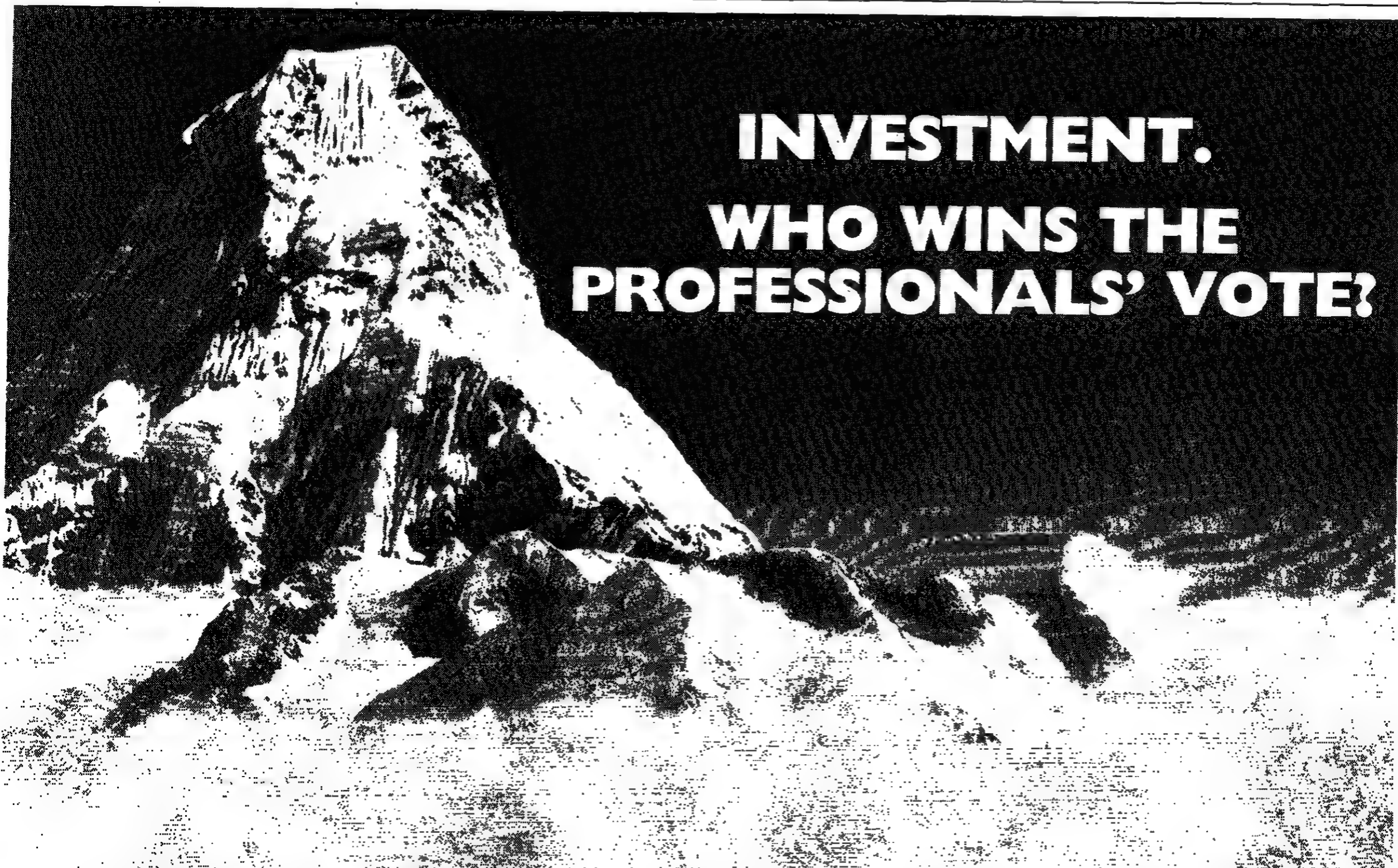
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